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Romance fraud in India: A qualitative study of online–offline transitions in the digital dating ecosystem

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ABSTRACT

The rapid expansion of mobile dating applications has reshaped how intimate relationships are initiated while creating new contexts for romance fraud. This study examines how romance fraud unfolds within India's digital dating environment through a qualitative analysis of 35 media-reported cases from 2020 to 2025. Anchored primarily in Space Transition Theory (STT) and complemented by Routine Activities Theory (RAT), the analysis examines transitions from digitally mediated communication to offline encounters, with attention to offender strategies, target characteristics, and situational conditions. The findings identify a recurring interactional pattern in which offenders initiate contact on dating platforms, engage in emotional grooming to establish trust, and subsequently arrange in-person meetings. Offline encounters alter the dynamics of interaction by introducing greater immediacy and, in some cases, reducing opportunities for disengagement. These encounters were associated with outcomes ranging from financial loss to coercion, extortion, and physical harm. The findings suggest that romance fraud is a cross-contextual process in which offending evolves across interconnected online and offline environments rather than within cyberspace alone. Hybrid guardianship is used as an analytical lens to examine how digital, social, and environmental forms of protection intersect and change across stages of the fraud process. Given the limitations of media-based data, interpretations focus on observable offender strategies and reported situational contexts rather than inferred offender motivations or definitive claims about guardianship effectiveness. The study contributes to research on cyber-enabled crime by illustrating how romance fraud unfolds at the digital–physical interface in India.

1. Introduction

In recent years, the pursuit of romantic relationships has undergone a significant transformation, shifting from predominantly face-to-face interactions to digitally mediated environments (Lazarus et al., 2023). Mobile dating applications such as Tinder and Bumble are increasingly used, particularly by younger adults, to initiate and sustain intimate connections (Kallis, 2020; Lokanan, 2023). These platforms offer unprecedented speed, accessibility, and convenience compared to traditional social settings (LeFebvre, 2017; Sinha-Roy and Ball, 2021). At the same time, however, they have reconfigured everyday interactional routines in ways that create new opportunities for cyber-enabled crime, most notably romance fraud. Cyber-enabled crime can also generate serious offline harms, including physical violence and, in extreme cases, murder (Hedgecoe, 2024).

Romance fraud involves the deliberate fabrication of intimate relationships for financial or material gain (Bilz et al., 2023; Lazarus et al., 2023; Wang, 2026). Unlike many conventional frauds, it typically relies on sustained emotional grooming and psychological manipulation, often producing both financial loss and enduring emotional harm (Abubakari, 2025; Wang, 2026; Feng, 2025; Pope and Seto, 2026). Over the past decade, research has documented the diversification of romance fraud tactics, ranging from relatively simple requests for financial assistance (Lazarus et al., 2023) to complex schemes such as cryptocurrency

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investment fraud (Garba et al., 2024) and romance baiting (Han and Button, 2025).

Emerging evidence suggests that romance fraud is increasingly characterised by interactions that originate in cyberspace but culminate in offline encounters. Rather than remaining confined to digital communication, offenders often encourage victims to meet in physical settings where exploitation may assume different forms (Abubakari, 2023; Lazarus, 2026, Chapter 8). This convergence of digital and physical environments suggests that romance fraud should be understood as a process unfolding across interconnected spaces rather than as a phenomenon confined exclusively to cyberspace. It highlights the value of Space Transition Theory (STT) in cyber criminology research (see Lazarus and Abubakari, 2026, which reviewed empirical applications of STT between 2007 and 2025).

These developments raise important theoretical questions regarding how cyber-enabled offending progresses across interconnected digital and physical spaces. Space Transition Theory (STT) (Jaishankar, 2008; Lazarus and Abubakari, 2026) offers an appropriate criminological framework for understanding these behavioural transitions. It proposes that cyberspace and physical space constitute distinct but interconnected environments in which anonymity, identity flexibility, and changing social controls may facilitate different forms of behaviour (Jaishankar, 2008; Lazarus and Abubakari, 2026). Within the context of romance fraud, STT directs attention to how digitally initiated interactions evolve into offline encounters, where the nature of victimization may fundamentally change. Accordingly, STT shifts analytical attention from isolated online interactions to the dynamic processes through which offending evolves as individuals move between cyberspace and physical environments. While STT provides the primary framework for understanding these spatial transitions, Routine Activities Theory (RAT) (Cohen and Felson, 1979) complements this perspective by explaining how opportunities for victimization emerge as motivated offenders, suitable targets, and forms of guardianship converge during different stages of these interactions.

Although romance fraud has been widely documented globally, research in India remains limited. Existing studies have focused primarily on victim experiences (Thumboo and Mukherjee, 2024) or legal perspectives (Kaur and Iyer, 2021), with relatively little attention to the situational dynamics through which digitally initiated interactions translate into offline harm. Understanding these processes is particularly important in India, where rapid growth in dating application use has created new opportunities for digitally mediated interaction, yet empirical research examining their progression into offline victimization remains limited (George et al., 2021).

Against this backdrop, the present study examines how romance fraud unfolds across interconnected digital and physical environments in India. Drawing on 35 systematically identified cases reported in Indian news media between 2020 and 2025, the study adopts STT as its primary theoretical framework to examine how interactions initiated through dating applications transition into offline encounters. RAT is incorporated as a complementary perspective to explain how opportunities for victimization emerge through the convergence of offenders, targets, and changing forms of guardianship during these transitions. Rather than proposing a new theoretical model, the study employs the concept of hybrid guardianship as an analytical lens to examine how protective mechanisms operate and change as interactions move between digital, social, and physical environments.

1.1. Literature review

1.1.1. Global patterns and victimization dynamics

Romance fraud represents a growing global concern, with financial losses reaching substantial levels across jurisdictions. In the United States alone, reported losses have exceeded $1.3 billion in a single year (Herrera and Hastings, 2024), with considerable variation across scam types. While traditional romance scams typically involve moderate financial losses, more recent schemes, such as cryptocurrency-based fraud, are associated with significantly higher financial impact (Dulisse et al., 2025).

Beyond financial harm, research consistently highlights the psychological consequences of victimization. Studies document experiences of shame, depression, and social withdrawal among victims, often exceeding the perceived impact of monetary loss (Cole, 2024; Aborisade et al., 2023). At the same time, help-seeking remains limited. Many victims do not report incidents due to stigma, self-blame, or low confidence in institutional responses (Meikle and Cross, 2024; Herrera, 2025). These dynamics suggest that vulnerability in romance fraud is shaped not only by individual characteristics but also by broader social and institutional contexts.

1.1.2. Offender strategies and social engineering

Romance fraud typically involves structured, multi-stage processes of social engineering. Offenders construct narratives that progress from initial contact to emotional intimacy, often drawing on culturally resonant scripts of trust, commitment, and crisis (Faber, 2025). These interactions are supported by carefully curated digital identities, which enhance credibility and delay suspicion (Lee et al., 2024). Financial requests are frequently framed as relational obligations, further embedding exploitation within the emotional dynamics of the interaction (Dickinson and Wang, 2023; Lazarus, 2026, Chapter 8).

Research on offender populations highlights the role of economic and structural conditions in shaping participation in fraud. Studies in West Africa, for example, link romance fraud to youth unemployment, informal economies, and localized narratives that legitimize fraud as a form of economic opportunity or symbolic resistance (Lazarus and Soares, 2024; Lazarus et al., 2025b). These findings underscore the importance of situating fraud within broader socio-economic contexts.

1.1.3. Cross-cultural variations and emerging patterns

Romance fraud manifests differently across cultural and institutional settings. Western research has largely focused on financially motivated scams conducted within digital environments (Drew and Webster, 2024; Grant and Buil-Gil, 2025; Shapiro, 2025). In contrast, studies from Global South highlight more diverse patterns, including forms of fraud that intersect with gender norms, social stigma, and physical vulnerability (Abubakari, 2023; Lazarus et al., 2025a; Lazarus et al., 2022).

Asian and Middle Eastern contexts, for example, reveal typologies in which romance fraud overlaps with forms of coercion, sexual exploitation, or reputational harm shaped by local cultural norms (Choi et al., 2024; Yoshida, 2025; Amirkhani et al., 2024, 2025). At the same time, recent research on "pig-butchering" scams illustrates the increasing organizational sophistication of fraud, including the use of scripted interactions, investment platforms, and, in some cases, coerced labour within scam operations (Gujarathi et al., 2026; Li et al., 2025). However, scholars have cautioned that the term "pig-butchering" itself is dehumanising, reducing fraud victims to animal metaphors and potentially reinforcing stigma, victim-blaming, and harmful public perceptions (Whittaker and Lazarus, 2024; Whittaker et al., 2024).

While much of this literature focuses on either digital fraud or organized scam operations, emerging evidence suggests a growing relevance of cases in which digitally initiated interactions transition into offline encounters, creating opportunities for victimization across interconnected digital and physical environments. However, this pattern remains under-examined, particularly in the Indian context.

1.2. Research gaps

Despite the expanding body of literature, several gaps remain. First, research in India is limited and primarily focused on victim narratives, with less attention to situational dynamics and offender strategies. Second, existing studies often treat online and offline environments as analytically distinct, overlooking the transitions between them. Third,

existing studies have largely conceptualised romance fraud as either an online financial crime or an offline interpersonal offence, paying comparatively little attention to the behavioural transitions through which interactions move across interconnected digital and physical environments. Although STT provides a useful framework for examining such transitions, its application to romance fraud remains limited (Soares and Lazarus, 2024; Soares et al., 2025). Likewise, relatively little research has examined how opportunities for victimization and forms of guardianship evolve during these transitions, particularly in the Global South, such as Abubakari et al.'s (2026) study in Ghana. To address these gaps, this study examines romance fraud in India as a dynamic process unfolding across interconnected digital and physical environments. Drawing primarily on STT and complemented by RAT, it explores how digitally initiated interactions transition into offline encounters and how different forms of guardianship operate throughout this process.

1.3. Theoretical framework

1.3.1. Space transition theory

Space Transition Theory (STT) was proposed by Jaishankar (2008) to explain criminal behaviour that occurs across the interconnected environments of cyberspace and physical space. The theory argues that cyberspace possesses characteristics that distinguish it from the physical world, including anonymity, identity flexibility, reduced social constraints, and the ability to conceal or manipulate personal identities. These characteristics may encourage behaviours that individuals might not otherwise engage in offline, while also facilitating the movement of criminal activity between digital and physical environments. Rather than viewing cybercrime as confined exclusively to online settings, STT conceptualises cyberspace and physical space as interconnected domains through which individuals transition during the commission of offences.

A central proposition of STT is that offending should be understood as a dynamic process rather than as behaviour confined to a single environment. Individuals may initiate interactions within cyberspace, where anonymity and identity manipulation facilitate trust-building and deception, before extending those interactions into physical settings where opportunities for victimization may fundamentally change. Consequently, STT shifts analytical attention from isolated online behaviours to the behavioural transitions that occur as individuals move across digital and physical environments. A recent PRISMA-guided systematic review of empirical applications of STT (Lazarus and Abubakari, 2026) has demonstrated the theory's relevance across diverse cyber-enabled offending contexts. Lazarus and Abubakari (2026) further suggest that it offers a valuable mid-range framework for understanding behavioural discontinuities that unfold across offline and online spaces rather than remaining confined to a single domain.

Within the context of romance fraud, STT offers an appropriate framework for understanding how digitally mediated interactions evolve into offline encounters. Offenders frequently exploit the affordances of online dating platforms to construct fictitious identities, establish emotional intimacy, and gradually reduce victims' suspicions before encouraging face-to-face meetings. These transitions are not merely changes in communication channels but represent important shifts in the opportunities available to offenders and the risks faced by victims. What begins as emotional manipulation within cyberspace may subsequently develop into robbery, extortion, sexual violence, or other forms of physical victimization following offline meetings. Accordingly, STT provides the primary theoretical framework for examining how romance fraud unfolds across interconnected digital and physical environments.

Nevertheless, while STT explains how offending progresses across spaces, it provides comparatively less attention to the situational conditions that create opportunities for successful victimization during those transitions. Understanding why some interactions culminate in victimization requires consideration of the convergence of offenders, targets, and protective mechanisms operating across different stages of the interaction. For this reason, STT is complemented in the present study by RAT.

1.3.2. Routine activities theory

Routine Activities Theory (RAT; Cohen and Felson, 1979) proposes that crime occurs when three elements converge in time and space: a motivated offender, a suitable target, and the absence of capable guardianship. Central to the theory is the proposition that changes in everyday activities influence opportunities for crime by shaping how offenders and potential victims encounter one another and the extent to which effective guardianship is present (Pratt and Turanovic, 2015).

Within online dating environments, routine activities are increasingly mediated through digital technologies. Individuals routinely engage with strangers, develop perceived intimacy over relatively short periods, and often transition interactions from dating applications to private messaging platforms and eventually to offline meetings. These changing routines influence exposure to potential offenders while simultaneously altering the conditions under which guardianship operates. Protective mechanisms may include technological safeguards such as identity verification systems, social guardians such as friends or family members who monitor interactions, and environmental guardianship associated with the characteristics of meeting locations. As interactions progress across digital and physical environments, the effectiveness of these different forms of guardianship may change considerably.

Previous research has successfully applied RAT to a wide range of cybercrime contexts, highlighting the importance of digital guardianship, online security awareness, and routine online behaviours in shaping victimization risk (Reyns, 2017; Lee et al., 2018). However, these applications have generally focused on offences occurring predominantly within cyberspace. Comparatively less attention has been devoted to offences in which interactions originate online but subsequently transition into offline environments. In the present study, RAT therefore complements STT by explaining how opportunities for victimization emerge through the convergence of motivated offenders, suitable targets, and changing forms of guardianship as interactions move across interconnected digital and physical spaces.

1.3.3. Hybrid guardianship as an analytical lens

To interpret these changing patterns of protection, the present study employs the concept of hybrid guardianship as an analytical lens. Rather than proposing a formal extension to either STT or RAT, hybrid guardianship is introduced as a descriptive and interpretive concept that captures how protective mechanisms operate across interconnected digital, social, and environmental contexts. It recognises that guardianship in contemporary cyber-enabled crime rarely exists within a single domain but instead emerges through the interaction of multiple forms of protection operating throughout different stages of victim–offender interaction.

Drawing upon existing scholarship on digital guardianship (Reyns, 2017; Hollis et al., 2013) and situational crime prevention (Clarke, 1995), hybrid guardianship conceptualises protection as extending beyond technological safeguards to include interpersonal support, environmental characteristics, and behavioural practices that collectively influence opportunities for victimization. In romance fraud, these forms of guardianship may operate differently as interactions progress from dating applications to private communication platforms and eventually to offline meetings. For example, technological safeguards available within dating applications may diminish once communication shifts to encrypted messaging services, while social and environmental forms of guardianship become increasingly important during face-to-face encounters.

Accordingly, hybrid guardianship is not presented as a predictive model or a formal theoretical extension but as an analytical lens that facilitates interpretation of how protective mechanisms evolve across

interconnected digital and physical environments. This perspective complements STT by illustrating how transitions between spaces influence the operation of guardianship, while simultaneously extending the situational focus of RAT beyond exclusively online or offline contexts. The broader applicability of hybrid guardianship to other forms of cyber-enabled crime remains an empirical question for future research.

In the present study, hybrid guardianship is operationalised by examining the interaction of three interrelated domains of protection: (1) digital guardianship (e.g., platform verification, privacy settings, communication channels), (2) social guardianship (e.g., friends, family members, or acquaintances who may influence decision-making), and (3) environmental guardianship (e.g., characteristics of meeting locations and opportunities for intervention during offline encounters). These dimensions provide the analytical framework used to interpret how protective mechanisms operate and change as interactions transition between digital and physical environments.

1.4. The current study

This study examines 35 cases of romance fraud reported in Indian news media between 2020 and 2025. Using a qualitative, theory-informed approach, it explores how romance fraud unfolds across interconnected digital and physical environments. The analysis is anchored primarily in STT and complemented by RAT. The study examines how digitally initiated interactions progress into offline encounters and how opportunities for victimization emerge as interactions move across these interconnected spaces. The analysis focuses on three interrelated questions: (1) How do digitally mediated interactions facilitate contact and trust-building between offenders and targets? (2) How do these interactions transition from cyberspace into offline encounters? (3) How do different forms of guardianship operate, and change across these stages?

By addressing these questions, the study contributes to the existing research in three ways. First, it provides empirically grounded insights into the dynamics of romance fraud in India, a context that remains underrepresented in the cybercrime literature. Second, it advances understanding of romance fraud as a dynamic process that unfolds across interconnected digital and physical environments, highlighting the importance of online–offline transitions in cyber-enabled offending. Third, it demonstrates how STT and RAT can be integrated to examine behavioural transitions, criminal opportunities, and changing forms of guardianship in romance fraud, while employing hybrid guardianship as an analytical lens to interpret protective mechanisms operating across digital, social, and environmental contexts.

2. Method

2.1. Data collection

This study adopted a qualitative, theory-informed approach to examine romance fraud cases originating on dating applications in India. Given the limited availability of centralized or publicly accessible law enforcement data on romance fraud in the Indian context, publicly reported news media cases were used as an exploratory data source. Rather than aiming to estimate prevalence, the analysis focuses on understanding the situational dynamics and interactional processes through which romance fraud unfolds across digital and physical contexts.

The use of media-based data is guided by three considerations. First, news reports often provide narrative detail regarding the sequence of events, allowing examination of how interactions evolve from initial online contact to subsequent offline encounters. This is particularly relevant for identifying patterns associated with online–offline transitions. Second, media reports may capture incidents that are not systematically recorded in official datasets or that emerge prior to formal legal categorization, thereby offering insight into forms of victimization that may otherwise remain under-documented. Third, national English-language outlets, including Deccan Herald, The Indian Express, LiveMint, The Economic Times, The Hindu, Hindustan Times, and The Times of India, provide coverage across multiple urban contexts, enabling consideration of socio-cultural and institutional settings within which these incidents occur.

To identify relevant cases, Google Advanced Search was used in October 2025, employing the "site:" operator to search within selected news domains. This was combined with targeted keywords, including "online dating scam," "dating app scam," "romance scam," "love scam," "Tinder," "Bumble," "TrulyMadly," and "India." The initial search yielded 1449 articles.

Articles were then screened using the following inclusion criteria: (i) the report described a romance or dating scam involving the formation of an intimate relationship for the purpose of exploitation; (ii) the interaction originated on a mobile dating application (e.g., Tinder, Bumble, Hinge); (iii) the incident occurred in India; (iv) the article was published between 2020 and 2025; and (v) the report was available in English. The decision to include only English-language news reports was guided by practical considerations related to search consistency and data accessibility across national media outlets. However, this criterion may have excluded incidents reported exclusively in regional-language media and therefore may underrepresent patterns occurring outside English-language news coverage. Consequently, the findings should be interpreted as reflecting cases documented within the English-language media landscape rather than the full diversity of romance fraud incidents in India's multilingual media environment.

Screening proceeded in multiple stages. First, duplicate reports of the same incident across different outlets were identified and consolidated. Second, articles lacking sufficient detail about the interactional process (e.g., an unclear sequence of events or insufficient information about the nature of fraud) were excluded. Third, cases involving other forms of fraud (e.g., job scams, lottery scams, or social media fraud not linked to dating applications) were removed (Table 1). This process resulted in a final sample of 35 unique cases.

The final sample contained both cases that remained primarily within digitally mediated interaction and cases in which the interaction progressed from online communication to an identifiable offline encounter. This distinction was retained analytically rather than treating all 35 cases as evidence of an online-offline transition. Of the 35 cases, 25 contained sufficient evidence of a transition into a physical setting, whereas 10 cases involved exploitation that remained primarily in digital environments, including online extortion, sextortion, and fraudulent investment or payment schemes. The latter cases were

Table 1
Examples of exclusion criteria applied during content analysis of news articles.

Exclusion criteria	Example excerpt	Reason for exclusion
Repetitive article	Excerpt 1 (Source: The Indian Express): Gurgaon man says woman he met on dating app stole iPhone, cash, gold, cards after drugging him	Both articles report the same incident with minor variations. To avoid duplication, one article was retained and the others excluded.
Missing explicit reporting	How online dating in India is getting a Generative AI overhaul	No clear reporting of an online dating or romance scam.
Unclear description	Dating scams rising in metro cities, leaving hearts and bank accounts empty	Vague description; platform and scam context unclear.
Scam via another digital platform	Cybercriminals using matrimonial, dating apps to find targets for honey trapping, say police	Scam conducted via other platform, not online dating apps.
Scam outside India	How an Indian woman in the US lost her life savings on dating app	Incident occurred outside India.

retained because they formed part of the identified dating-app-related romance fraud dataset and provided a useful contrast to cases involving spatial movement into offline settings.

Thematic patterns began to recur consistently from approximately the 20th case onward, indicating a degree of informational saturation within the data (Guest et al., 2006). The aim was not statistical representativeness but sufficient depth to identify recurring interactional patterns and differences in fraud trajectories. This is consistent with qualitative case-based approaches in criminology that use smaller purposive samples to generate theoretical insight rather than prevalence estimates (Mason, 2010).

It is important to note that the resulting sample does not reflect the prevalence or distribution of romance fraud in India. Rather, it represents a purposive selection of cases documented in English-language media that contained sufficient information for qualitative analysis. Because news reporting is selective, cases involving severe physical harm, unusual circumstances, large financial losses, or police action may be more likely to receive coverage than less severe or less visible incidents. Consequently, the patterns identified in the present study may partly reflect the characteristics of cases considered newsworthy rather than underlying distribution of romance fraud trajectories. This consideration is particularly important when interpreting the offline fraud patterns involving coercion, violence, and substantial financial losses. Details regarding offender behaviour and victim characteristics may also be incomplete or shaped by journalistic and legal reporting practices. These limitations inform the interpretive scope of the findings.

2.2. Data analysis

The analysis followed a reflexive deductive–inductive thematic analysis informed by Braun and Clarke (2006), (2022). A qualitative thematic approach was considered appropriate because the study seeks to understand the interactional processes, behavioural transitions, and situational dynamics through which romance fraud unfolds across interconnected digital and physical environments, rather than estimate prevalence or test causal relationships. This approach was used to identify recurring patterns in the data while interpreting these patterns through the complementary use of STT, RAT, and hybrid guardianship. Rather than testing these frameworks, they were used as analytical lenses to interpret how romance fraud unfolds across interconnected digital and physical environments. The analytical process involved four stages:

(i) Familiarization and Initial Coding: All case narratives were read multiple times to develop a comprehensive understanding of each incident. Initial inductive codes were generated to capture key aspects of the interaction, including the nature of initial contact, duration of communication, location of first offline meeting, forms of coercion or manipulation, payment mechanisms, and outcomes (e.g., financial loss, physical harm).

(ii) Thematic Organization and Pattern Identification: Codes were then grouped into broader thematic categories reflecting recurring patterns in how cases unfolded. Particular attention was given to the sequence of events, especially the transition from digitally mediated interactions to offline encounters. Patterns were first examined in relation to STT, particularly the movement of interactions between cyberspace and physical environments. Subsequently, RAT was used to interpret how motivated offenders, target suitability, and forms of guardianship converged during these transitions, without forcing strict categorisation. This process enabled a theoretically informed yet flexible interpretation of how offending evolved across interconnected digital and physical contexts.

(iii) Analytical Interpretation through Hybrid Guardianship: To interpret how protective mechanisms operated across different stages of the offence process, the analysis drew on the concept of hybrid guardianship as an analytical lens. Following theme development, each case was examined to identify how three interrelated forms of guardianship operated: (a) digital guardianship (e.g., platform verification features, communication channels, and online safety mechanisms), (b) social guardianship (e.g., awareness or intervention by friends, family members, or acquaintances), and (c) environmental guardianship (e.g., characteristics of meeting locations, surveillance, and opportunities for third-party intervention). These dimensions were not treated as predetermined coding categories but were used to interpret how protective mechanisms operated—and changed—as interactions transitioned from cyberspace to physical environments.

(iv) Refinement and Use of Empirical Illustrations: Themes were refined through iterative comparison across cases to ensure internal consistency and coherence with the study's analytical framework. Illustrative excerpts and case summaries were retained to demonstrate how identified patterns are grounded in the data. These excerpts are used in the Results section to provide transparency and support interpretation.

The coding and analysis were conducted by the authors collaboratively, with regular discussion to refine coding categories and resolve interpretive differences. Consistent with the principles of reflexive thematic analysis, formal inter-coder reliability statistics were not applied. As Braun and Clarke (2006), (2022) argue, such measures presuppose a codebook-driven approach that sits at odds with the interpretive and exploratory aims of reflexive TA. Instead, analytical rigour was pursued through collaborative reflexivity, iterative discussion between authors, and transparent documentation of interpretive decisions.

Although coding was primarily inductive, interpretation of the themes was informed by the complementary use of STT, RAT, and hybrid guardianship. Specifically, STT shaped interpretation of how interactions transitioned between cyberspace and physical environments; RAT provided a framework for examining how opportunities for victimisation emerged during those transitions; and hybrid guardianship was used to interpret how digital, social, and environmental forms of protection operated and changed throughout the offence process. This approach enabled theoretical interpretation while avoiding the imposition of predetermined categories during initial coding.

2.3. Ethical considerations

The study relies on publicly available news reports and does not involve direct interaction with human participants. As such, formal institutional ethics approval was not required. Nonetheless, care was taken to protect the identities of individuals beyond publicly available details. Case summaries in Table 3 omit names and identifying information not essential to the analysis. In cases involving fatal outcomes or severe harm, case details are reported at the level of incident characteristics rather than individual identification. The authors acknowledge that aggregated case details may still allow identification in some instances and have sought to minimise this risk throughout the analytical and reporting process. Care was taken to avoid unnecessary identification of individuals beyond what was already publicly reported. The limitations associated with media-based data, including potential reporting bias, selective coverage, and incomplete information, are acknowledged and considered in interpreting the findings.

2.4. Researcher positionality

A qualitative approach was adopted because the study seeks to understand the interactional processes, meanings, and situational dynamics through which romance fraud unfolds across interconnected digital and physical environments. These research objectives require detailed examination of narrative accounts rather than measurement of

Table 2
Descriptive statistics of thirty-five romance fraud cases in India.

Variable	Category/Range	n
Geographic location	Delhi	9
	Mumbai	6
	Bengaluru	6
	Gurugram	3
	Noida	3
	Pune	2
	Agra	1
	Chennai	1
	Ghaziabad	1
	Hyderabad	1
	Jaipur	1
	Nagpur	1
Dating platform used	Tinder	8
	Bumble	7
	Dating Group Link	3
	Aisle	1
	Happn	1
	Lovers World Dating Company	1
	Say Hi	1
	Topface	1
	TrulyMadly	1
	UrMyType	1
	Unspecified	10
Victim's gender	Male	23
	Female	7
	Unspecified	5
Victims' mean age (SD)*	35.88 (±13.69)	

Note: * - The mean age represented is for 26 cases.

prevalence or hypothesis testing. Reflexive thematic analysis was therefore considered appropriate because it enables interpretation of recurring patterns while remaining attentive to the contextual complexity of individual cases (Braun and Clarke, 2006, 2022). The authors acknowledge that qualitative analysis is shaped by researchers' interpretive positions. None of the authors have direct experiential involvement with romance fraud victimization, and the analysis was conducted using publicly reported media accounts. Interpretive decisions were developed collaboratively through iterative discussion and reflexive engagement with the data. We also recognise that news reports reflect journalistic, legal, and cultural framings of victimization and offending. Accordingly, the analysis sought to interpret these accounts as socially constructed narratives rather than as transparent representations of events.

3. Findings

This section presents findings from the qualitative analysis of 35 systematically identified romance fraud cases originating on dating applications in India. The analysis focuses on identifying recurring patterns in how these incidents unfold, particularly the transition from initial online interaction to offline encounters. Anchored primarily in STT and complemented by RAT, the findings are organised around the interactional progression of romance fraud from digitally mediated contact to offline encounters.

Across cases, romance fraud emerges as a processual and staged interaction in which digital communication is used to initiate contact and establish trust, followed by a transition to offline settings where financial or coercive outcomes materialize. The findings below describe (i) descriptive patterns, (ii) offender strategies, (iii) blended online–offline fraud typologies, (iv) characteristics shaping target suitability, (v) interactional contexts across the fraud process, and (vi) sequential interactional dynamics.

3.1. Descriptive characteristics of the incidents

The 35 cases were predominantly concentrated in metropolitan areas, with Delhi (n = 9), Mumbai (n = 6), and Bengaluru (n = 6) accounting for the largest share. Most incidents originated on widely used dating applications, particularly Tinder (n = 8) and Bumble (n = 7). Victims had a mean age of 35.88 years (SD = 13.69). Of the cases where gender was reported, 23 victims were male and 7 were female. Reported occupations included professionals, entrepreneurs, and students, suggesting that victims were typically economically active individuals. Financial loss was the most common outcome, ranging from INR 7000 to INR 9 crore (Table 2).

Importantly, the cases did not all follow the same interactional trajectory. Twenty-five cases contained an identifiable transition from digitally mediated interaction to a physical setting, whereas 10 cases remained primarily within online environments. The online-only cases included forms of digital extortion, sextortion, fraudulent investment or trading schemes, and other forms of financial exploitation conducted without a clearly reported offline encounter. These cases were retained in the overall sample but were not incorporated into the two offline fraud typologies developed below.

Among the 25 cases involving an identifiable offline transition, the nature of subsequent interaction varied considerably. Some involved financial demands in public venues, whereas others involved extortion, robbery, coercion, or physical harm in private settings. These patterns should be interpreted cautiously because the sample comprises media-reported cases rather than a representative sample of romance fraud incidents. The relative visibility of severe incidents in news media may also influence the types of offline trajectories observed in the dataset.

3.2. Digital grooming and trust-building

Across cases involving an identifiable online–offline trajectory, offenders used sustained digital communication to establish credibility and facilitate subsequent interaction. This interaction often involved the construction of credible identities and the use of emotionally engaging narratives. For example, in one case, the offender and the victims "chatted for a few weeks, and decided to meet in person (Case 12). In another instance, it was reported that "the scammer had allegedly made the woman fall in love with him and had told her that he was living in the UK. He fooled the woman by telling her that he was coming to India to meet her" framing the offline meeting as a natural progression of the relationship (Case 8).

These patterns indicate that digital communication commonly functioned as a grooming and trust-building phase through which offenders established credibility and facilitated subsequent interaction. The repeated use of fabricated identities, emotionally engaging narratives, and claims concerning personal or professional status represents an observable component of offender strategy in the reported cases.

3.3. Reported offender strategies and organisation

The available case reports provided limited but relevant information concerning offender strategies and organization. Across the cases, the offenders were commonly described as using fabricated identities, misleading personal narratives, impersonation, and emotionally engaging communication to establish credibility before financial or coercive exploitation occurred. In several cases, offenders presented themselves as professionals, financially successful individuals, or persons living abroad, thereby creating identities that appeared consistent with the expectations of potential victims.

The reports also indicated variation in the organisation of offending. Some incidents involved an individual offender interacting directly with the victim, whereas other reports described the involvement of multiple individuals or coordinated activity. However, information concerning offenders' backgrounds, motivations, and decision-making processes was generally limited. Consequently, the present data do not permit conclusions regarding offenders' psychological characteristics or underlying motivations. Rather, the findings are restricted to offender

Table 3
Summary of thirty-five romance fraud cases in India.

Case	Location	Dating App	Offender Tactics	Victim's Age	Victim's Characteristics	Financial Loss	Guardianship	Source
1	Delhi	TrulyMadly	Blended online-offline fraud; in-person coercion	28	Male, Lawyer	30,000	E	Sahni (2024)
2	Mumbai	Tinder	Impersonation; fabricated emergency; digital fraud	48	Yoga teacher	3,36,000	D, S	Sengar (2024)
3	Delhi	Bumble	Blended online-offline fraud; in-person coercion	25	Male	15,586	E	Saxena (2025)
4	Jaipur	Tinder	Kidnapping and murder	28	Male, Businessman	Unspecified	S, E	Saxena (2025)
5	Delhi	Unspecified	Blended online-offline; in-person robbery	35	Female	Gold ornaments, a mobile phone, and 5000 cash	S, E	Saxena (2025)
6	Delhi	Tinder	Blended online-offline fraud; in-person coercion	25	Male, Civil service aspirant	1,21,917	S, E	TOI Tech Desk (2024)
7	Delhi	Tinder	Blended online-offline fraud; in-person coercion	28	Male	10,000	E	Dixit (2024)
8	Bengaluru	Tinder	Impersonation; fabricated crisis	37	Female	4,50,000	D	Sharma (2023)
9	Gurugram	Bumble	Impersonation; fabricated emergency; digital fraud	35	Ph.D. scholar	98,500	D	Parashar (2023)
10	Pune	Bumble	Blended online-offline fraud; in-person coercion		Male	22,000	E	Livemint (2023)
11	Delhi	Unspecified	Blended online-offline fraud; in-person coercion	26	Journalist	8000	E	Sinha (2023)
12	Bengaluru	Happn	Blended online-offline fraud; in-person robbery	26	Male, Software professional	Gold ornaments Rs 6,67,000, a gold-plated wristwatch worth 12,000, and 10,000 in cash.	E	Shettar (2025)
13	Chennai	SayHi	Impersonation; blended online-offline fraud	24	Sound engineer	27,000	D	Sundaram (2024)
14	Gurugram	Bumble	Blended online-offline fraud; in-person robbery	35	Male	A gold chain worth 90,000; an iPhone 14 Pro; 10,000; debit card; credit card; and three other cards.	S, E	Express News Service (2023)
15	Bengaluru	Unspecified	Blackmail, digital fraud	30	Tech enthusiast	2,60,000	D	Chakravarti (2023)
16	Agra	Tinder	Blended online-offline fraud; in-person physical assault	35	Female	Gold ornaments, mobile phone, and 5,000	D, S, E	PTI (2024)
17	Bengaluru	UrMyType	Digital fraud	40	Male	21,00,000	S, D	ET Online (2024)
18	Bengaluru	Bumble	Blended online-offline fraud; in-person coercion		Female	Unspecified	E	Banerjee (2025)
19	Delhi	Dating group link	Blended online-offline; in person coercion		Male	16,400	D, E	Ahuja (2024)
20	Delhi	Bumble	Online; Sextortion	24	Female	Unspecified	D	Sengar (2025)
21	Noida	Unspecified	Blended online-offline; in person extortion		Male, Student	38,035	D, E	Saxena (2025)
22	Mumbai	Dating group link	Online; Extortion	80	Male	9 Crore	D	Tripathi (2025)
23	Gurugram	Bumble	Online; Fake trading	50	Female	73,42,000	D	Ganotra (2025)
24	Hyderabad	Unspecified	Online false payments	32	Male	6,49,840	D	Srinivas (2025)
25	Noida	Unspecified	Online fake trading schemes		Male, Businessman	6.3 Crore	D	Arya (2025)
26	Nagpur	Unspecified	Online	55	Female	16,00,000	D	Ghulghule (2025)
27	Pune	Online dating application link	Online extortion and offline abuse	29	Male	1,35,000	D, E	TNN, 2025aTNN (2025)
28	Mumbai	Topface	Online; Fake trading	29	Male	5.39 Crore	D	Ali (2025)
29	Ghaziabad	Unspecified	Blended online-offline; in person extortion	22	Male	34,397	D, E	Modi (2025)
30	Mumbai	Unspecified	Online extortion	62	Male	73,72,000	D	Press Trust of India (2025)
31	Mumbai	Aisle	Blended online - offline; in person extortion		Male	10,000	D, E	DH Web Desk (2025)

(*continued on next page*)

Table 3 (*continued*)

Case	Location	Dating App	Offender Tactics	Victim's Age	Victim's Characteristics	Financial Loss	Guardianship	Source
32	Delhi	Tinder	Blended online- offline; in person extortion		Male	50,000	D, E	Thakur (2025)
33	Mumbai	Unspecified	Blended online-offline; in person extortion		Male	15000	D, E	TNN (2025)
34	Noida	Tinder	Blended online-offline; in person extortion		Male	7000	D, E	Java (2025)
35	Bengaluru	Lovers World Dating Company	Online extortion	45	Male, Police constable	28,20,000	D	The Hindu Bureau (2025)

Note: Amount mentioned in Financial Loss column is in Indian Rupees (INR), D – Digital Guardianship, E- Environmental Guardianship, S – Social Guardianship.

behaviours and organisational features that were explicitly documented in the media reports.

From a RAT perspective, these observations provide empirical evidence concerning observable aspects of the motivated-offender component, although they do not establish offenders' underlying motivations. The repeated use of deception, fabricated identities, emotional manipulation, and, in some cases, coordinated offending indicates the presence of actors actively exploiting opportunities created through dating-app interactions. However, because the study relies on secondary media accounts, offender motivation is interpreted cautiously and primarily in terms of observable offending strategies rather than inferred psychological states.

3.4. Blended online-offline fraud typology

Among the 25 cases in which the available reporting provided sufficient evidence of a transition from digital interaction to an offline encounter, two recurring patterns were identified according to the setting and form of exploitation that followed the transition. The typology therefore applies specifically to the online–offline subset of the dataset and does not encompass the 10 cases in which exploitation remained primarily within digitally mediated environments.

Type 1: Coercive Social Debt Scams (Public Settings): In these cases, victims were invited to public venues such as cafés, restaurants, or bars. Once present, they were pressured to pay inflated bills or cover fabricated expenses. Coercion was often subtle but immediate, relying on situational pressure and the desire to avoid public embarrassment. For instance, one report noted that the victim "was presented with an unusually high bill and felt compelled to pay to avoid confrontation in the crowded setting" (Case 1). These incidents relied less on overt threats than on social and situational pressure within semi-public environments.

Type 2: Private Extortion and Violence Scams (Private Settings): A second pattern involved meetings in private locations such as rented apartments or hotel rooms. In these cases, the interaction more frequently escalated into coercion, including threats, physical intimidation, or robbery. In one case, "after purchasing alcohol, the victim was taken to his residence where his drink was spiked, he was subsequently robbed" (Case 14). In another, the victim was invited to a private location where the interaction escalated into physical assault and robbery (Case 16). A further case involved kidnapping and murder following an in-person meeting at a secluded location (Case 4).

These patterns indicate that, among cases involving an identifiable offline transition, the physical setting was associated with differences in the form and intensity of the reported exploitation. Public encounters were more commonly characterised by immediate financial pressure and social coercion, whereas private encounters provided greater control over the interaction and, in some cases, were associated with robbery, extortion, or physical violence. The typology should not, however, be interpreted as exhaustive of romance fraud generally. It describes patterns observed within the selected media-reported cases and may partly reflect the greater newsworthiness of incidents involving severe harm, unusual circumstances, or substantial financial losses.

The 10 cases that remained primarily online provide an important contrast. These incidents demonstrate that dating-app-initiated fraud does not necessarily require a transition into physical space. Instead, the sample contains both digitally contained trajectories and cross-contextual trajectories in which online interaction preceded offline exploitation. This distinction is important for understanding the spatial dimension of romance fraud and provides the basis for the subsequent interpretation through STT.

3.5. Target suitability: economic position and interactional context

3.5.1. Economic accessibility

Victims in the sample were often described as financially stable or economically active, including professionals and business owners. In several cases, offenders appeared to exploit this by structuring interactions in ways that enabled immediate financial extraction. For example, one report described a victim who "was asked to pay expenses on the spot during the meeting," suggesting that access to liquid resources influenced the feasibility of the scam (Case 2). This indicates that target suitability in these cases was shaped not only by emotional engagement but also by situational access to financial resources during offline encounters.

3.5.2. Gender patterns in reported cases

A notable feature of the sample is the predominance of male victims among the reported cases. However, because the dataset comprises purposively selected English-language media reports rather than a representative sample of romance fraud incidents, this pattern should not be interpreted as reflecting the gender distribution of victimization in India. Instead, it describes the characteristics of the cases included in the present analysis and highlights the need for further research using broader datasets.

3.6. Interactional contexts across the fraud process

The cases revealed recurring patterns in the contexts within which interactions unfolded as offenders transitioned victims from online communication to offline encounters. Importantly, the relevance of different forms of guardianship appeared to change as interactions progressed across digital, social, and physical environments. Rather than operating as fixed or independent conditions, protective opportunities were shaped by the context in which the interaction occurred and by whether information or oversight carried forward from one stage to the next.

3.6.1. Digital contexts

At the initial stage, interactions took place primarily through dating applications and other digital communication channels. Several reports described offenders using fabricated identities, manipulated profile information, or deceptive personal narratives to establish contact with victims. For example, one report noted that the offender "posed as a

wealthy, charming man from the US" and promised to visit the victim in India (Case 26). In other cases, offenders presented themselves as professionals or individuals living abroad before arranging offline meetings.

These cases indicate that digital safeguards did not necessarily prevent deceptive identities or narratives from being used to establish trust. The digital environment therefore represented an initial context in which offenders could develop relationships while the availability of external verification or intervention remained limited.

3.6.2. Social contexts

As relationships developed, the involvement of friends, family members, or other members of victims' social networks varied across cases. Some reports indicated that victims did not disclose details of the developing relationship before meeting the offender, while others described communication that remained largely confined to the offender and victim. In one case, the victim was threatened after the meeting, further limiting opportunities to seek assistance from others (Case 7).

The cases therefore suggest that social oversight was not consistently carried forward from the digital stage into the developing relationship. Where relationships remained undisclosed, opportunities for others to provide advice, verify information, or intervene before an offline meeting were correspondingly limited. Thus, the social context represented a further stage at which the availability of protective involvement could change as the interaction progressed.

3.6.3. Environmental contexts

The transition to offline interaction introduced another configuration of visibility and oversight. Offline encounters occurred in a variety of settings, including cafés, restaurants, hotel rooms, rented apartments, and private residences. Public venues provided the presence of other people, although this did not necessarily prevent exploitation. Coercion in such settings often involved inflated bills or social pressure. Private locations, by contrast, were more frequently associated with robbery, intimidation, or physical violence. For example, one report described an incident in which the meeting took place at the victim's residence, where "no third party was present" (Case 16).

The cases therefore indicate that the protective conditions available during earlier stages did not necessarily persist following the transition to an offline setting. Public and private environments differed in the degree and nature of potential third-party oversight, while private settings could substantially reduce immediate opportunities for intervention.

3.6.4. Cross-contextual pattern of guardianship

Taken together, the cases suggest that guardianship changed as interactions moved from digital communication to social and physical contexts. Digital safeguards and opportunities for verification were most relevant during initial contact, whereas social guardianship depended partly on whether victims disclosed the developing relationship to others. Following the transition to offline interaction, environmental characteristics altered the availability of third-party visibility and intervention.

The significance of this pattern lies not simply in the presence of digital, social, and environmental forms of guardianship, but in their changing configuration across the interactional sequence. A protective condition that might have been available at one stage did not necessarily carry over to the next. For example, an interaction initially occurring within a platform environment with some degree of digital oversight could progress into a relationship that remained socially undisclosed and subsequently into a private physical setting with limited external visibility. Conversely, public meeting environments introduced potential third-party presence, although the cases indicate that such visibility did not necessarily prevent exploitation.

These observations suggest that guardianship in the reported cases was context-dependent and sequentially dynamic, rather than a single stable condition operating throughout the fraud process. The findings provide the empirical basis for interpreting hybrid guardianship as a cross-contextual configuration of protective conditions that changes as the interaction moves between digital and physical environments.

3.7. Sequential dynamics of interaction

The cases demonstrated two broad interactional trajectories. In 25 cases, digitally initiated communication was followed by an identifiable transition into a physical setting. In these cases, online communication commonly preceded an offline meeting, after which the nature of the interaction changed to include financial demands, coercion, robbery, or, in a smaller number of cases, physical violence. The transition was therefore not simply a change in location; it was often accompanied by a change in the opportunities available to offenders and the situational conditions surrounding the interaction.

The remaining 10 cases did not contain sufficient evidence of an offline transition and instead involved exploitation that remained primarily within digitally mediated environments. These included online extortion, sextortion, fraudulent trading or investment schemes, and other forms of digital financial exploitation. Their inclusion demonstrates that romance fraud does not follow a single trajectory and that movement into physical space represents one possible pathway rather than a necessary stage of fraud.

The distinction between these trajectories is analytically important. Cases involving an offline transition provide the empirical basis for examining how offending changes as interactions move between cyberspace and physical environments, while the primarily online cases provide a contrast against which this cross-contextual movement can be understood. Accordingly, the findings do not suggest that all romance fraud transitions from online to offline settings. Rather, they indicate that a substantial subset of the reported cases followed a cross-contextual trajectory in which the transition to physical space was associated with changes in the form and intensity of exploitation.

4. Discussion

Drawing on a qualitative analysis of 35 media-reported cases, this study examined how romance fraud unfolds across interconnected digital and physical environments within India's expanding online dating ecosystem. The findings reveal a recurring interactional process in which digitally mediated contact and trust-building are followed by transitions to offline encounters where financial exploitation, coercion, and, in some instances, physical violence occur. Interpreted primarily through STT (see Jaishankar, 2008; Lazarus and Abubakari, 2026), these findings demonstrate how offending evolves through movement between cyberspace and physical settings. RAT and the concept of hybrid guardianship provide complementary perspectives for understanding how opportunities for victimization and protective contexts change during these transitions. Taken together, these findings suggest that romance fraud is best understood as a cross-contextual process that unfolds across interconnected online and offline environments, rather than as a crime confined to cyberspace alone.

4.1. Blended online-offline fraud as an interactional pattern

A central empirical observation is the recurring transition from digitally mediated interaction to in-person encounters among the subset of cases for which an offline transition was clearly documented. Of the 35 cases analysed, 25 contained evidence of such a transition, while 10 remained primarily within digitally mediated environments. While prior research has primarily examined financially motivated deception occurring within digital environments (Lazarus et al., 2023; Soares et al., 2025), the cases examined here show that many reported fraud trajectories also extend into physical settings.

These findings are consistent with STT, which proposes that offending behaviours may evolve as individuals move between

cyberspace and physical environments (Jaishankar, 2008; Lazarus and Abubakari, 2026). Rather than remaining confined to digital interaction, offenders in the present study used online communication to facilitate transitions into offline settings where opportunities for exploitation changed. The findings therefore support the utility of STT in understanding romance fraud as an offence that develops through movement between interconnected online and offline spaces, rather than within a single environment. RAT complements this interpretation by explaining how opportunities for victimization emerged once motivated offenders and suitable targets converged within particular offline settings.

Although STT provides the primary framework for understanding movement between cyberspace and physical environments, the findings can also be interpreted through the motivated-offender component of RAT. The case reports describe offenders actively constructing deceptive identities, developing emotional engagement, and using fabricated narratives to establish credibility before exploitation. In some cases, these strategies were followed by deliberate efforts to arrange encounters in settings that facilitated financial extraction, extortion, robbery, or other forms of coercion.

The media reports, however, provide considerably less information about offenders' backgrounds, motivations, and decision-making than about the incidents themselves. The present analysis therefore does not infer psychological characteristics or motivations from the reported behaviour. Instead, the motivated-offender component is understood in terms of observable offender strategies and the active exploitation of situational opportunities documented in the case reports. This complements the STT interpretation by highlighting that movement across digital and physical environments involves not only spatial transition but also active offender adaptation to the opportunities available in each setting.

The distinction between public and private meeting contexts further shaped outcomes. Public encounters often involved situational pressure and reputational concerns, while private settings were associated with greater control over the interaction and, in some cases, escalation to more severe forms of coercion. These patterns align with broader observations that spatial context conditions both opportunity and constraint in cyber-enabled crime (Ibrahim, 2016; Lazarus, 2026; Leukfeldt and Yar, 2016).

4.2. Rethinking guardianship across interactional contexts

While STT helps explain how offenders and victims transition between cyberspace and physical environments, it does not explicitly account for how protective mechanisms change during these transitions (Lazarus and Abubakari, 2026; Soares et al., 2025). The present findings therefore draw on the concept of hybrid guardianship as a complementary analytical lens for examining how protective conditions are configured across different stages of the fraud process. The purpose is not simply to distinguish digital, social, and environmental guardianship, but to examine how these forms of protection may intersect and change as the interaction moves across contexts.

Importantly, the analysis does not conceptualise guardianship as simply present or absent. Rather, the cases suggest that the availability and effectiveness of protective mechanisms varied according to the interactional stage and environment. Digital safeguards were relevant during initial contact; social guardianship depended on disclosure and involvement of others as relationships developed; and environmental guardianship became particularly relevant when interactions moved into physical settings. The transition between these contexts could therefore alter the configuration of available protective mechanisms.

4.2.1. Digital contexts

At the initial stage, interactions occur within platform environments where identity verification and monitoring mechanisms provided some potential for oversight. However, the case reports frequently documented fabricated identities, manipulated profile information, and deceptive personal narratives being used to establish credibility. These observations are consistent with prior research showing that offenders can exploit gaps in digital guardianship through identity fabrication and manipulation (Lazarus, 2026; Reyns, 2017; Soares et al., 2025).

The significance of the digital context therefore extends beyond the presence or absence of platform safeguards. The cases suggest that digital protective mechanisms could coexist with offender strategies that enabled deceptive identities and trust-building. These conditions formed the initial context from which subsequent interactional stages developed.

4.2.2. Social contexts

As interactions developed, opportunities for social intervention depended partly on whether victims disclosed the relationship to friends, family members, or other trusted individuals. Across several cases, relationships remained largely confined to the offender and victim, limiting opportunities for external advice, verification, or intervention. This is consistent with broader research indicating that romance fraud victims may engage privately in online relationships, thereby reducing opportunities for external intervention (Abubakari et al., 2026; Lazarus et al., 2023; Whitty, 2017).

In the present cases, social guardianship is therefore best understood as an intermediate and contingent form of protection. Its availability could be affected by whether information about the relationship moved beyond the offender–victim dyad. This is important for understanding the transition to offline encounters because limited social involvement meant that protective information or oversight was not necessarily carried forward when victims subsequently met offenders in person.

4.2.3. Environmental contexts

The transition to physical interaction introduced a different configuration of visibility and oversight. Public spaces potentially provided greater visibility through the presence of other people, although this did not necessarily result in intervention. In contrast, private settings reduced immediate third-party visibility and, in several cases, coincided with robbery, intimidation, or physical violence. Existing research also suggests that spatial context shapes both the opportunities and constraints associated with cyber-enabled crime (Ibrahim, 2016; Lazarus, 2026; Leukfeldt and Yar, 2016).

The environmental context therefore did not simply represent another independent form of guardianship. Rather, the move into a particular physical setting could change the protective conditions that were available at earlier stages. This was particularly evident where an interaction moved from relatively visible public environments to private locations with limited external oversight.

4.2.4. Hybrid guardianship as a cross-contextual process

Taken together, the findings suggest that the analytical value of hybrid guardianship lies in examining the relationship between different protective contexts across the sequence of an interaction, rather than treating digital, social, and environmental guardianship as separate and static dimensions. The cases indicate that protective conditions could change as the interaction progressed: digital safeguards were relevant during initial contact, social oversight depended on disclosure during relationship development, and environmental visibility became consequential during offline encounters.

This perspective highlights a feature that may be missed when the three forms of guardianship are examined independently: protective conditions at one stage do not necessarily transfer to the next stage of the interaction. An interaction could begin within a digitally mediated environment, develop into a socially undisclosed relationship, and subsequently move into a private physical setting where opportunities for third-party intervention were reduced. The relevant configuration of guardianship therefore changed alongside the spatial and interactional context.

Hybrid guardianship is consequently used here as a descriptive and exploratory analytical lens, rather than as a formal theoretical extension of RAT. Its purpose is to capture the cross-contextual and sequential nature of protective conditions identified in the cases. This interpretation complements STT by directing attention not only to movement between cyberspace and physical environments, but also to how the protective conditions surrounding an interaction may change during that movement. Given the reliance on secondary media reports, however, this interpretation should not be understood as establishing a causal or formally validated model of hybrid guardianship. Further research using primary data is needed to examine whether and how these cross-contextual configurations of guardianship operate across broader romance-fraud experiences.

4.3. Victimization patterns and socio-structural context

The analysis indicates that victim suitability is shaped by a combination of situational and contextual factors. Economic activity, access to financial resources, and participation in digital dating environments appear to structure exposure to these forms of fraud, consistent with prior research on broader cyber-enabled victimization (Lazarus and Sarkar, 2026; Reyns, 2017; Whitty, 2017).

The predominance of male victims in the sample is a notable pattern, although it should be interpreted cautiously given the reliance on media-reported cases. Similar gendered patterns have been observed in certain non-Western contexts (Button et al., 2025; Lazarus, 2018; Garba et al., 2024; Abubakari, 2025), though explanations remain contested. The present data do not allow for definitive conclusions, and the observed distribution may reflect reporting practices, case visibility, or specific characteristics of the incidents included in the sample. Future research using police records, victimization surveys, or interview-based studies is needed to determine whether this pattern reflects broader trends in romance fraud victimization within India or characteristics of media reporting.

More broadly, the findings point to the importance of situating romance fraud within India's urban and social context. The concentration of cases in metropolitan areas reflects not only higher adoption of digital technologies but also the reconfiguration of social interactions in urban settings (Ibrahim, 2016; Lazarus and Sarkar, 2026; Leukfeldt and Yar, 2016). Migration, anonymity, and changing relationship practices may alter how individuals form connections and assess risk.

From an STT perspective, these findings illustrate how changing patterns of digitally mediated social interaction create opportunities for offenders to transition victims from cyberspace into physical environments where the nature of offending changes. These dynamics are consistent with RAT's emphasis on routine activities (Cohen and Felson, 1979), in that shifts in how relationships are initiated and maintained can influence exposure to motivated offenders. However, rather than attributing causality to individual behavior alone, the findings suggest that these patterns are embedded within broader socio-cultural and institutional conditions.

4.4. Implications for research and policy

The findings have several implications, although these should be interpreted in light of the study's exploratory design and data limitations. First, the transition from online to offline interaction represents a critical point for further research. Prior studies on romance fraud have largely focused on digital interactions (Abubakari, Lazarus and Oseh-Ovarah, 2026; Soares et al., 2025), and future work could examine how individuals interpret and navigate offline encounters. Second, the analysis highlights the importance of examining cyber-enabled crime across interconnected contexts rather than treating online and offline environments as separate domains (Lazarus, 2026; Lazarus et al., 2022). Third, the findings suggest potential areas for intervention, particularly in relation to awareness of risks associated with rapid offline meetings and situational vulnerabilities. However, given the nature of the data, these implications should be understood as indicative rather than prescriptive.

Theoretically, the study also demonstrates the value of integrating STT, RAT, and hybrid guardianship when examining cyber-enabled romance fraud. STT provides a framework for understanding how offending evolves across interconnected digital and physical environments, while RAT explains how opportunities for victimization emerge during these transitions. Hybrid guardianship further extends this interpretation by illustrating how digital, social, and environmental forms of protection operate together across different stages of the offence process. Considered collectively, these perspectives offer a more comprehensive understanding of romance fraud than approaches that examine online or offline interactions in isolation.

4.5. Limitations

Several limitations should be acknowledged. First, the study relies on media-reported cases, which may overrepresent more serious, unusual, or newsworthy incidents and underrepresent less severe forms of romance fraud. This selection process may have influenced the observed typology, particularly because cases involving physical violence, kidnapping, murder, or very large financial losses may be more likely to receive prominent news coverage. The two offline fraud patterns identified in this study should therefore be understood as patterns within the available media-recorded cases rather than as evidence of the underlying distribution of romance fraud trajectories in India.

Second, the sample size included 35 cases, of which 25 involved a clearly documented transition into an offline setting and 10 remained primarily within digitally mediated environments. The distinction between these trajectories depended on the level of detail available in news reports; an absence of reported offline interaction cannot necessarily be interpreted as definitive evidence that no such interaction occurred. The typology should therefore be understood as reflecting documented trajectories rather than complete reconstructions of each incident.

Third, the inclusion of only English-language news reports may have excluded incidents reported exclusively in regional-language media, potentially limiting the representation of romance fraud cases across India's diverse linguistic contexts. In addition, reported details are not always complete or independently verifiable, and the analysis does not include direct perspectives from victims, offenders, or law enforcement actors. Future research would benefit from incorporating primary data sources, including interviews and official records, to provide a more comprehensive understanding of fraud trajectories and to examine whether the online-to-offline interactional patterns identified in this study are evident across broader and more diverse samples of romance fraud cases.

5. Conclusion

This study examined romance fraud in India through a qualitative analysis of 35 media-reported cases, focusing on how interactions initiated on dating applications transition into offline encounters. The findings identify a recurring pattern in which digitally mediated relationship-building is followed by in-person meetings where financial extraction, and in some cases coercion, occurs. Rather than representing a purely digital form of fraud, these cases illustrate how online and offline interactions are interconnected within contemporary fraud trajectories.

Interpreted primarily through STT, the findings demonstrate that romance fraud is best understood as a cross-contextual process in which offending evolves through movement between cyberspace and physical environments. RAT complements this perspective by providing a framework for understanding how motivated offenders, suitable targets, and changing situational conditions converge during these transitions.

The present cases provide evidence regarding observable offender strategies and target characteristics, while information concerning offenders' underlying motivations remains limited. The concept of hybrid guardianship provides a complementary analytical lens for examining how digital, social, and environmental protective conditions may change as interactions move across contexts. The cases suggest that guardianship was not static across the fraud trajectory. Protective opportunities available during digital interaction could be weakened or absent when interactions are socially isolated and shifted into physical settings. Thus, the analytical value of hybrid guardianship lies not simply in identifying different forms of guardianship, but in examining how their availability changed across connected stages of interaction.

The findings also underscore the importance of situating romance fraud within broader socio-structural conditions. The concentration of cases in metropolitan areas, the role of private interactional spaces, and patterns of limited social disclosure point to how urbanization, platform use, and evolving relationship practices intersect in shaping vulnerability. These observations are specific to the cases analyzed and should not be generalized without further empirical investigation.

The study also points to areas for further inquiry. In particular, the transition from online interaction to offline encounters represents a critical stage that remains underexplored in existing research. Comparative work across different regional contexts may help clarify whether similar interactional patterns are observable beyond India. Finally, while the findings suggest potential areas for intervention, these should be interpreted cautiously given the exploratory nature of the study. Efforts to improve platform safeguards, enhance user awareness of risks associated with rapid offline meetings, and strengthen situational prevention measures may be relevant areas for further consideration. More broadly, addressing romance fraud requires attention not only to technological solutions but also to the social and institutional contexts within which such interactions occur.

Overall, the study contributes to the growing literature on cyber-enabled romance fraud by demonstrating the value of integrating STT, RAT, and hybrid guardianship to understand offences that unfold across interconnected digital and physical environments. By highlighting the sequential nature of online-to-offline transitions, the findings extend existing research beyond a solely digital focus and provide a foundation for future empirical and theoretical work on cross-contextual forms of cyber-enabled crime.

Ethical Approval

Given the secondary nature of the data, this study did not require ethical approval from the Institutional Review Board (IRB).

Authors' Contribution

Dr. Shankey Verma conceptualized the study, conducted the literature review, performed data collection and analysis, led the manuscript writing, and reviewed the entire manuscript. Ms. Palak Gujarathi contributed to the literature review, data collection, data analysis, and manuscript writing. Dr. Suleiman Lazarus contributed to the conceptualization, literature review, and manuscript writing, and reviewed the entire manuscript. All authors read and approved the final manuscript.

Informed Consent

No human participants are involved in this study. Therefore, informed consent is not applicable.

Consent to Publish

Consent to publish is not applicable.

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CRediT authorship contribution statement

Suleman Lazarus: Writing – review & editing, Writing – original draft, Methodology, Formal analysis. **Palak Gujarathi:** Writing – original draft, Formal analysis, Data curation, Conceptualization. **Shankey Verma:** Writing – review & editing, Writing – original draft, Methodology, Formal analysis, Data curation, Conceptualization.

Declaration of Competing Interest

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

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Data Availability Statement

Data will be made available upon a reasonable request.

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