Frames of Fraud: A Qualitative Analysis of the Structure and Process of Victimization on the Internet

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Abstract

In this paper, the structures and processes of Internet fraud are analyzed. By applying Goffman's (1974) concept of frame analysis, we show that fraud is a type of fabrication, a strategic interaction in which one party (the deceiver) uses information that allows a different interpretation of the situation as compared to the perspective of the deceived party. The process of becoming a victim of cyber fraud has three stages, which are structurally equivalent to what anthropologists' call rites of passage. In the first stage, the future victim is isolated from ordinary social experience and the level of precaution decreases. Within the second stage, some illusory grounds of social interaction are maintained by the offender in interacting with the victim until transactions are accomplished. In the third phase, the victim learns of his or her status as the deceived party and the illusion to which they have fallen victim becomes clear. Managing failure and realignment with intersubjectively shared social reality is necessary. With reference to the experiences taking place in these phases, we refer to them as getting hooked on, staying attuned and cooling out.

Keywords: Frames, Fraud, Goffman's Analysis, Internet, Victimization.

Introduction

This paper is a piece of frame analysis (Goffman, 1974) under the conditions of contemporary electronic communication media and from the victims' perspective. Goffman's concept of frame analysis (1974) allows an adequate understanding and explanation of the structures and processes that are involved in fraud in general and in cyber fraud in particular. Goffman's work is used in a large range of research fields, but its methodological focus is the discovery of everyday life interaction processes as a world *sui generis* (Rawls, 1987). In the context of cyber crime, frame analysis is used, for e.g., in order to analyze the rhetorical strategies of email scammers (Freiermuth, 2011). Paraphrasing an aphoristic formula of Goffman's sociology, this paper is not about men and their technologies, but rather about technologies and their men (Goffman, 1967, p. 1).

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Goffman took up Bateson's (1972) concept of frames in order to respond to a core question of the sciences of the social and historical world: How do we constitute social reality? Why do we believe in a taken for granted reality, the reality of things or other human beings? Under the conditions of modernity, the problem of reality cannot be conceptualized as something objectively given without its relation to an observer who "constructs" it (and a social scientist, who reconstructs this construction in second order observation [Schutz, 1967]). Following James (1890) and Schutz (1967), Goffman does not ask what reality is. Rather, he asks the following: Under which circumstances do we consider things real? (Goffman, 1974, p. 2). James' (1980) point of departure was the fact that the world is not given as an undifferentiated entity. It is differentiated into sectors or sub-worlds: the world of dreams, myths, science, art or even madness. Each world has its own style of existence, which expresses its specific character of reality. Dreams are real in a different way than science or social action, but without doubt, dreams are real for a dreamer under specific circumstances and in the dream's style of existence.

Schutz (1962) further elaborated on the ideas of James (1890) and spoke about different provinces of meaning, which are separated from each other. The structure of meaning is different in each of these realms and we experience this difference by a kind of shock when we move from one province to the other. Much of the beliefs of everyday life are lost when we move into the realm of science, where the laws of logical inference strictly organize the structure of meaning (coherence, consistence and consequence of a system of propositions). Goffman (1974) was not fully satisfied with Schutz's solution of the problem of reality. The framework of everyday life and of wide-awake practical realities, as argued by Goffman (1974), did not fully bring out the implications of the constitution of reality. As a consequence, there was no way to determine or describe precisely enough the number of worlds, subworlds and provinces of meaning and the transition between different worlds by the experience of a shock. Schutz's analysis was "merely to take a shot in the dark" (Goffman 1974, p. 26). However, it was enough to work out a far-reaching conceptual scheme.

In order to eliminate these problems, Goffman introduced the idea of frames. Frames consist of the principles and rules of organization of the world in question. Roughly speaking, frames are not styles of existence– they are styles of observation. When two people play chess, for example, they observe the game with two different frames of reference: a *physical frame,* which enables the players to move the figures on the chess board through space and time, and a *social frame* of the game, which determines the rules and the possible and favorable moves of the figures. Frames, then, determine which "strip of reality" is observed and what this strip of reality means. Two types of frames can be distinguished: primary and secondary frames. Primary frames determine the most basic, apriori interpretations of the world and thereby constitute reality as such. They cannot be reduced to other, more fundamental frames. In Wittgenstein's (1953) philosophy of language, the primary level of framing is the mother tongue as the most fundamental language from which all other languages are derived. Schutz (1967) argues that the life world is the final and primary system of orientation of human action. According to a useful distinction of human experience in modern society, primary frames can be natural or social. Natural frames refer to blind and causally determined cosmic processes; social frames refer to voluntarily organized human actions, which include plans and intentions. The chess game mentioned above serves as a paradigm.

Frames draw a line between what is inside and what is outside, thereby constituting "strips" of reality. Shared reality is constituted if a number of individuals interpret a strip of reality by using the same frame of reference. Based on the idea that frames can be shared – which is a condition of social action based on the phenomenon of intersubjectivity – two types of transformations of frames are possible. In the first type, all participants share the transformation of a given frame. Goffman (1974) calls these transformations *key*. The metaphor is taken from the notation system of occidental music. It allows a distinction between a real fight and a played fight or between a quarrel and a theatre play. Keys are open to all sorts of transformations and variations, which is a condition for the incredible richness and complexity of human experience. In the second type, only one party has control over the transformation process, while the other party defines the situation differently. This reframing process is called fabrication.

Theatre or magic tricks are a type of fabrication enabling a socially accepted and harmless form of deception. Suffering with King Lear and forgetting the borders between play and reality does not impinge on our ability to have control over the border line between theatre and reality. However, there is another type of fabrication, which can be characterized by the exclusion of a person or a group from the constitution of the frame, a fact, which allows *strategic interaction* of a malign kind: "A second class of fabrications, the exploitive kind, is now to be considered: one party containing others in a construction that is clearly inimical to their private interests, here defining 'private interests' as the community might" (Goffman, 1974, p. 103).

All forms of fraud belong to this second type of fabrication and the problem for the fraudster is how to move a victim into a mood in which he or she voluntarily engages in such an exploitive kind of interaction. We want to argue that it is often the "private interests" of individuals, which cause them to become a victim of cyber fraud. Interests are those parts of a system of interaction which organize motivational processes on a social and not just an individual base. They might be private, but they are not merely subjective. They are always part of a social structure. Interests are socially framed needs institutionalized in specific situations and under specific conditions.

Becoming a victim of fraud is an active process and this "achievement" is probably an important reason for feelings of guilt and shame after the fraudulent action has been discovered. This does not mean that the victim is guilty or fully responsible for his misery. It means that he or she must engage in a line of action that allows him or her to participate in a deceiving interaction without much encouragement from the side of the deceiver, at least not in the first moment. Cyber fraud has more in common with angling than with robbing. You throw out your angle and wait until a victim is on the hook and it often depends on which lure (anticipated private interests) you use whether you will catch a suitable victim. Often the deceiver must activate some socially shared private interests in order to *heat-on* the willingness of the victim to participate in fraudulent dealings.

Getting hooked on, as we call this process, has two functions in the context of a frame of fraud: First, it must trigger the wants of the victim to achieve a desired good or service, for example, a strong want to have the most recent iPhone or a cute pet or being the winner of an incredible amount of money; however, it can also involve avoiding something undesired, a charge, a high fee or even a legal sanction. Second, such *getting hooked on* must reduce the victim's levels of risk awareness and caution of engaging in interaction with strangers (interaction with strangers based on solidarity and reciprocity of perspectives of action orientation is a precondition of modern society). By *getting hooked on,* victims are

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isolated from socially shared frames of interpretation and thereby are detached from a realistic interpretation of the situation. This type of mechanism is widely used in legal frames of action as well. It must not be invented by criminal intention. Magicians use these techniques of slightly shifting our system of relevance and our expectations away from the scene in order to conduct a trick in a moment of lowered awareness.

Once the victim is isolated and willing to engage in a fraudulent interaction, interest in the desired goods must be maintained. The victim must be kept *attuned to the style of interpretation, which is controlled by the offender.* In this phase, offender and victim share a world detached from the realm of ordinary experience and the trusted ways of everyday life. It is a state of *liminality*, which sometimes allows for an increase of the gain for the offender by further demands. Another bill, taxes, a vaccination, for example, have to be paid in order to receive the cute pet (imagine it is waiting for you at the Hungarian border). Yet, there is a point at which the victim will detect and dissolve the fabric of invented stories and hit the sober grounds of ordinary ways of thinking and acting. For a more or less long period of time, a kind of self-deception or denial of what is really happening helps us to stay attuned, but when the deception is implausible in some of its fundamental assumptions, it can no longer be maintained. For some time, victims try to repair their disappointed expectations. They might wait for another week; the seller of the pet could be on holiday. Individuals with high trust in the normality and openness of the social world defend beliefs for as long as possible. They do not want to be disillusioned. This moment of awakening can be a kind of a shock, as described by Schutz (1967), which is sometimes accompanied by a crisis of trust in reality. Sometimes this shock causes feelings of shame ("how could I have been so foolish", "it is so obvious that this offer was completely ridiculous", etc.). There are various ways to work through this experience of reintegrating it with the "normality" of everyday life. We can call this phase the *cooling-out phase. Getting hooked on, staying attuned* and *cooling out* are phases of a tripartite structure.

We can reconstruct the experience of shock as outlined by Schutz (1974) by the process of transgressing a threshold, theorized by a concept of rites of passage. This transgression can be understood as a transformation at the end of which a person receives the social status of the victim. The process is organized by a three-staged sequence corresponding to three types of rites: rites of separation, liminal rites (marginality) and postliminal rites (incorporation). The structure and duration of each stage or phase is variable. Van Gennep (1960) found rites for each of these stages in ethnographic material. Giving birth and thereby becoming a mother was organized by a rite of incorporation. Initiation, the phase between the status of adolescents and becoming a full male member of the group, was framed by a liminal rite. Saying farewell to childhood was a rite of separation. Van Gennep (1960) developed a sequence model or *schéma* in order to elaborate on the basic procedure that can be found in each of these rites of passage. It encompasses all three stages in various degrees. This scheme can be found on the individual level as in our analysis of becoming a victim, but also on the collective level, where, for example, a whole society is transformed from dictatorship to democracy, like Germany after 1945 (Gerhardt, 2006).

The type of process we are interested in here differs in one important aspect: it does not only transform the person, it also transforms the schema of experiencing the world, which is reframed by a fabrication. Additionally, the third phase (incorporation) is not a reintegration of a new person, but the reintegration of the organization of experiences, which otherwise would become out of touch with the common grounds of social reality.

The rite of passage, then, produces a little counter-world, which appears as common-sense reality. Victims have to modulate their schemes of interpretation by using the assumptions offered by the offender as preconditions of their belief system. They go through a marginal phase, which is like common-sense reality, until the belief system is destroyed, making realignment with social reality necessary. Experiences of shame, guilt or anger mark the new status of having been transformed into a victim.

The Present Study

In order to transpose Goffman's analysis of the social organization of experience to contemporary society and its widespread computer technology, we conducted qualitative interviews with 30 victims of cyber fraud in Austria, generated in the course of a study on cyber crime in Austria (Burgard, & Stoßier, 2012). The process of victimization, in a way, can be described as a process of the (deceptive) constitution of experience and for understanding this problem we will develop an adequate conceptual scheme. Our argument has two steps: (1) we will outline a conceptual scheme of understanding the structures and processes of victimization in cyber fraud. In order to understand the structural side of becoming a victim, we refer to Goffman's concept of frame analysis. With the purpose of understand the processional side; we will refer to the concept of rites of passage. (2) we will apply this scheme to qualitative data. These two steps will help us to answer the research questions: How is a system of fraudulent interaction constituted and how is it integrated within an individual's everyday life?

Data and Methods

The sample was organized in terms of gender (16 female, 14 male), age (from 29 years to 73) and residence at the time of the interview (cf. table 1). The goal of the interviews was to better understand how members of contemporary Austrian society became victims of Internet crime, how fraud occurred and how the victim reacted after the incident. Furthermore, the interviewed individuals were asked how they felt after the offence and if their approach towards the Internet has changed. Firstly, we wanted to know what kind of fraud had been experienced (cf. table 2).

Some respondents were repeatedly victimized. Hence, the number of victims is higher than the total amount of participants. Eleven of the 30 respondents indicated that the fraud occurred on eBay. Looking at these facts, it can be presumed that such crime is prevalent in most people's everyday life. We will interpret some of the facts described in the interviews in terms of our conceptual scheme, thereby looking at the structure and the process of the interaction system. Specifically, how persons become involved in a fraudulent interaction, how they became attuned to it and how they found a way out and back to reality will be assessed. Interview material was sorted by differentiating between types of fraud, arguing that the same process is at work in all cases.

Table 1. Sample

IV.no	Age	Sex	Postal code
7483/1	53	female	4894
7483/2	52	female	5282
7483/3	31	female	5452
4593/1	73	male	4331
4596/2	29	female	4563
4596/3	49	male	3335
4596/4	58	male	4151
4596/5	36	male	4020
6084/1	39	female	1210
6084/2	37	male	1110
6084/3	30	female	1110
6084/4	57	female	1210
6084/5	37	female	1160
6084/6	51	female	1100
6084/7	50	female	1100
6084/8	43	male	1170
6084/9	36	female	1150
6084/10	41	female	1230
6084/11	72	male	1020
6084/12	34	male	1190
8004/1	46	male	3261
8004/2	63	male	3204
7339/1	no reply	male	2000
4226/1	53	female	9210
4226/2	49	female	9500
4047/1	54	male	8020
4047/2	33	female	8141
4047/3	55	female	8511
4047/4	53	male	8111
4047/5	46	male	8401

Table 2. Forms of offenses

Forms of offenses	Number of victims
Wrong or damaged product or products were not delivered even though the victim paid	12
Hidden–fee download	7
Seller on the Internet and never received money from the customer	3
Job offers which appeared fraudulent afterwards (e.g. snowball system)	3
Gains/inheritance for which an advance payment is necessary	2
Lotteries	2
Hidden–fee games	1
Account hacking	1
Anonymous	1
Total	**32**

Results and Discussion

1. Getting hooked on

In the first phase of *getting hooked on*, future victims decrease their levels of risk perception and increase their motivation to satisfy their private interests as the following example shows:

> A motorcycle was announced, used, he indicated payment in advance. My husband wanted to pay the full amount at once, but we have sent a down payment of 1000 Euros (4047/3).

This mechanism triggers a want for a desired good or service either by its value as an object or by its cheap price. Hiding important information from the situation or downsizing its importance helps to increase the fraudster's chance of success, as he or she may speculate that it drops beneath the threshold of the victim's awareness:

> The way it happened – they say it is for free – I downloaded a route planner, five pages of terms and conditions of business, no one reads that. And then I got an invoice for 53 Euros (4047/1).

The effect of this process, then, is that the victim interprets a given "strip of reality" differently than the offender. In our interviews, fraud most often occurred in the context of shopping on the Internet. Products were wrong, damaged or otherwise incomplete, or they were not delivered even though they were paid for. The respondents, for example, wanted a new mobile phone, or they wanted a rare book for studying, a motorcycle was offered or even a kitchen for which a deposit was demanded.

Another version is offering access to exotic events, like tickets to an opera in Venice.

> I went to Venice and wanted to visit the opera there. There was a homepage which offered tickets for a performance at a certain date. It was half a year in advance and I paid by credit card. The cards should have been sent to me (6084/5).

In all these cases, future victims find various goods on the Internet for which they are actively searching or which they find by occasion and urgently desire. One respondent expresses this point quite clearly:

> I absolutely wanted to have a new mobile phone. I focused my search requests. […] In a shop I would have had to pay 500 Euro; I paid 300 Euro (6084/2).

Hidden fee downloads were also mentioned quite often. *Getting hooked on* is unspectacular. The victims we interviewed occasionally found a free open source program on the Internet (4596/3), needed to download various freeware in order to open specific types of files, downloaded music for which payment was demanded (4596/4), needed route-planner software which was thought to be cost-free, or found material for their professional interest (lyrics – 6084/6):

> My husband is musician. He found a website and there was a link. He found these lyrics. Even a colleague said that he can download for free there. There was no sign indicating that you have to pay for or become a member (6084/6).

One of the respondents was on holiday in Italy and gives an example of how need is created in a specific situation:

> There is so much email traffic. Everyone sends emails and attachments. You need a program in order to be able to open attachments. You can open one attachment, but not the other. There are some programs to open [these files] on the Internet. And such a program – a friend sends me various information about topographical descriptions [of geographical areas] – I cannot open. So I start looking for a program on the Internet (4596/1).

Complementary to fraud in the context of shopping and buying is fraud in the context of selling a good or service on the Internet. *Getting hooked on* focuses on the "impression management" (Goffman, 1958) of the customer, who has to appear as an honest person, able to pay for what he is ordering. Fraudulent customers use the same techniques as fraudsters, who send phishing mails. They use, for example, counterfeit emails. Logos of PayPal or eBay contribute to a "reality effect." A victim who wanted to sell his car used these elements as indicators for further engaging in a trustful relationship:

> It was in spring 2011, in May. It came from London. We had announced a car on a market platform. He [the potential buyer] contacted us by SMS and used really good counterfeit emails, adding the logos of eBay and PayPal as the online payment system. It looked very secure, but unfortunately, this was not the case. He has never paid (4047/4).

A specific form of *getting hooked on* by invoking desires or wants for a specific good or service can occur during the process of looking for a job. Persons in urgent need of a job or individuals, who are looking for part-time occupation that can be done from home, are at risk:

> On a platform, I found a job offering: 'international company is looking for a messenger.' With my handicap I needed a part-time job. It was a good offer. You take the packages and send them to the address, to the country that is indicated. You get a fixed price and a provision (6084/1).

A "trick" of the job offer is that it is associated with the obligation to buy documents necessary for understanding and doing the job (this information could have been found in the small print, but the customer did not think of this – hence, a legal way of constructing fabrications):

> It was a home-work offer; I understood that you write service emails for different companies. I am good at writing, so it would have been interesting. I read that the instruction documents are for free, you just have to become a customer and to order an e-book for 40 Euro or the big package for 90 Euro (4226/1).

The last type of *getting hooked on* process to be discussed here is being confronted with an unexpected event associated with incredible fortune. Such events can be of the purely contingent type such as winning the lottery, or they can be a more sophisticated type, in which "reality effects" are produced because the victim can identify parts of the fraudulent construction with his or her own life circumstances.

> I was contacted by an e-mail from Germany, by the Class Lottery [Klassenlotterie] that I won the lottery and that I shall forward my phone number. Class Lottery appears to be serious. I was phoned by a lady. She immediately congratulated me for my fortune – I do not remember how much it was – and she said, she does already have the dates of my banking account (6084/3).

Getting hooked on is not induced by a desired good, but by the event, which fits one's own background expectations either by matched events and circumstances or by unexpected and contingent events (fitting into every life course). In one case (8004/4), the reality effect was produced because elements of the fraud frame matched some biographical elements of the victim. A respondent of this study was confronted with an email by a foreign lawyer, who contacted him stating that his brother had died and some legal issues had to be clarified concerning inheritance. In fact, the victim had a brother, who lived in this foreign country, but he had not had contact with him for decades. So, there was some plausibility to believe the story. We could call this mechanism *make-believe mechanism*:

> I received an e-mail. I have no contact to my relatives. I had a brother in Spain who had died and he [a lawyer] wrote that I am the beneficiary of an insurance. It was done on a serious basis, all with certification (8004/1).

If such stories are told on a level that is specific and general enough, any person could potentially find some moments in their own life that fit the description. In a non-criminal context, this technique is used for casting horoscopes, but also psychology students studying the various forms of neurosis are familiar with these experiences.

2. Staying attuned

Once the process of *getting hooked on* has taken place, a person is detached from interaction processes based on rationality and reciprocity. The victim drifts into a situation of "strategic interaction", where the person that controls the situation has another definition of what is going on than the victim. *Getting hooked on* is the mechanism which decreases an individual's levels of risk perception and awareness of signs of possible danger. Strategic interaction, however, is not a taken for granted state of the process; it must be maintained either by decreasing feelings of distrust or by increasing the level of trust in the honesty and sincerity of the fraudster. We call this process, in which the fraudster tries to keep the awareness structure stable within the situation, *staying-attuned*. The fraudster must prevent or transform signs, which put the frame of fraud under scrutiny.

In the context of Internet shopping, doubts occur when goods are not delivered in due time. Victims start requesting reasons for the delay via phone calls or emails. They try several times. Initially, when they are unable to make contact, they might think that the time in which they called was perhaps inconvenient or the seller might be on holiday.

Victims often say things like, "After some days I made an inquiry and was told that the seller had a delay and will need more time" (4596/2).

Another supportive fact is that victims are "naive" even amidst the deception and believe they have everything under control. Maybe they do have everything under control, but because of excessive *getting hooked on*, they lose control at a decisive moment. The case of ordering a mobile phone, which the victim ardently desired, is instructive:

> "He said that he lives in a Western part of Austria. I did not suspect anything. Then I was so naive and thought that I would pay on delivery. In this case, I am allowed to inspect the product and I not obliged to give the money to the postman. But I gave him the money first, thinking that I can do whatever I want with the package afterwards. He doesn't wait, does he? I didn't take a long time for me to discover that something was wrong here. The package was sent from the Eastern part of Austria. And I absolutely wanted the device. I thought that everything would be alright. I gave 300 Euro to the postman. I opened it and discovered a used rear car light (6084/2).

Hidden-fee downloads often work with a combination of stress-making - potentially decreasing the victims' abilities to interpret the situation adequately – and a lack of service (unreachable by phone or e-mail). The problem with this frame is that during the *getting hooked on* phase, victims have agreed via contract, or at least are under the impression that they have. Sometimes they are not sure whether they have signed a contract at all. It might even be that the supposition of having signed a contract is not true. Panic and feelings of being urged to do something in order to avoid conflict with lawyers or collection agencies causes the victim to stay attuned to the situation:

> Then I received a letter from a lawyer, against whom, in the meantime, some claims have been brought in. In my panic, I tried to get someone on the phone. A time limit was set. I never reached someone, neither by phone nor by fax. The day before the limit was over, I reached someone. I was in panic, she was unfriendly and unfortunately I was insolvent. I couldn't afford a lawsuit. So I paid (4596/3).

Winning the lottery or gaining an inheritance, the existence of which was unknown before, is a highly improbable occasion. Levels of distrust will be high. When the victim was *heated on* by "reality effects", like the duped heir, who really had a brother living abroad with whom he had no contact, the victim must be convinced by further indicators of reality in order for trust to be secured. The victim started researching on the Internet and there seemed to be no reason to doubt what was announced in the lawyer's letter:

> First, I used Google in order find out if the lawyer, who contacted me, existed. Everything was fine. Then I sent him more than 1000 Euro for further processing. And that's all. I never heard from him again (8004/1).

Such forms of fraud are more likely to succeed when technology, like the Internet, is used. Sending mass-mails to a huge number of receivers allows for the general defining of a situation. The story behind the make-believe mechanism is general, yet also specific enough in order to be integrated with the victim's life course.

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3. Cooling out

When individuals are detached from ordinary social life by processes of *getting hooked on* (separation) and *staying attuned* (liminality), a way back is needed in which the victim can once more integrate with the taken for granted social order; otherwise, they will be caught in a liminal situation, which does not allow for engagement in interaction processes based on trust and reciprocity of action orientation. Thus, victims must engage in processes of *cooling out* (Goffman, 1952) or reintegration with social reality. This process in different forms was found in all conducted interviews.

In the context of shopping on the Internet, fraud victims, as a first step, tried to "repair" the damage. Participant 6084/2, who ordered a new mobile phone and received an old rear-light instead, immediately phoned the post office, but there was no chance of reversing the contract. Attempts to phone the seller were also made, but there was no way to achieve contact.

> I phoned the post office immediately. They said they cannot do anything. I could not get the seller on the phone. I thought by myself, ok, never mind, everyone makes mistakes. I give him some time. I had his e-mail address and all that. I looked him up on the internet (6084/2).

The homepage of the fraudulent seller was even found and effort was made to urge the fraudulent seller to return the money: posting on his homepage, writing emails and threatening to go to the police. Although the police did not help and put some blame on the buyer's incautious behavior, it was still important to report the offence. The incident is reframed by an administrative procedure. Thereby it is no longer an experience that is a part of everyday life. Whether the money will be returned is not the most important element of this process; instead, it is crucial to isolate the deviant interaction process from ordinary life. Reporting fraud to the police when shopping on the Internet (but also in other contexts of cyber fraud) was not a common behavior amongst the respondents. Only six of 30 respondents went to the police. There are various reasons for refraining from reporting. Sometimes victims thought that the damage was not high enough and it was not worth the effort. Sometimes they did not even know that the police are competent in these cases. Other victims believed or even knew that offenders operated from abroad and thought that the Austrian police had no opportunity to prosecute the incident. Other reasons included being ashamed, a lack of knowledge of such an offense being classified as a criminal case or the victim had a bad experience with the police in the past.

The most important *coolingout* strategy is rationalization and drawing a line between past experiences and present knowledge ("I should have known better", "I have learned from this experience", "now I am wiser and more careful", etc.). More "aggressive" forms of reaction are avoiding the service, sending complaints and protests to the service and being more careful in selecting the service. As an alternative, in order to better secure the line between honest and fraudulent interaction, victims actively collect information and develop better adapted schemes of relevance (reading the general terms). The case of downloading Open Source software, and being kept attuned by inducing stress (4596/3), which we have discussed above, is also interesting in this respect. Two *cooling out* mechanisms are used: reframing past action as stupidity and active informing:

> So I paid. Afterwards I thought it was stupid. Then I informed myself at the Chamber of Labour. The company was well known there for taking cash for nothing (4596/3).

One effect of collecting information is that victims obtain a kind of superior knowledge about the fraudster, which is another way of drawing a line between the present and the past situation. Informing relatives and friends is another strategy to integrate one's own situation with social reality. The community is included in the process of separating the fraudster from the present situation. He is condemned collectively, allowing for the constitution of common grounds of interaction on the side of the victim.

Victims who are ashamed experience a specific situation of *coolingout* and can neither report the incident to the police or other agencies of social control, nor to their friends. They must cope with their status of victimization themselves and under conditions of secrecy. The case in which the victim was seduced by a story of inheritance from his brother, who lives in Spain (8004/1), turned into self-anger and was expressed by self-complaints. The victim attributed the situation to his own personality structure (a form of psychologizing the status of being a victim): "I was angry with myself, as I am always fast with self-accusation. You inform yourself, you try to be careful. I didn't tell anyone about it because I was too ashamed."

The last strategy of *coolingout* to be mentioned is to pass the buck to the next, which is a form of eliminating an event; reverting it by transforming the status of victim into the status of offender. This is, in the cases studied by this research, a built in *coolingout* mechanism within the offence. Job offers that appear to be a snowball system of selling the buck to the next victim are of this kind. At times, victims try to follow this procedure. In one case, in which a job offer of writing emails from home appeared to be a sales job (of e-books), the victim tried to avoid financial damage by passing the buck:

> Of course I didn't get the money back. No one ordered a book. I tried it by announcing the e-books on a free website. But the site was closed because it appeared to be unserious. Within a week it was closed. The job offer can still be found in the Internet. Just yesterday, it came along (7483/1).

Conclusion

In order to "seduce" a person to engage in fraudulent strategic interaction, a process unfolds that is a functional equivalent of rites of passage. This process is structured by three phases. In a first phase, the victim is detached from taken for granted social reality. Awareness is restructured by a desired good or service; risk perception is decreased, whereas focus on an urgent want is increased. The fraudster must try to make relevant information necessary for interpreting the situation adequately invisible or put it at marginal locations of the perceptual space. Once a victim is separated from integrated social action, he or she must be kept attuned to the new situation without giving to much weight to doubt. The victim finds in a situation of liminality, at the borders of society, in which a fabricated story (definition of the situation) is taken for truth. If, finally, the victim learns that he or she was duped and the status of being a victim becomes an undeniable fact, he or she must find ways back into socially shared reality by entering into a third phase of *coolingout* and reintegration with social reality. *Coolingout* appears in several forms, one of which is reporting incidents to the police, but this is by far not the only solution to the problem. Often victims do not have any hope to get their money back because

offenders are abroad. Sometimes they do not even know that the police are competent or that the police could help in such cases; sometimes they feel ashamed by being duped and keep their experiences secret.

One important aspect of cyber crime is that some active engagement is needed on the side of the victim. It is not passive, like the victim of a robbery, who was at the wrong place at the wrong time. A predisposition in terms of wants and desires, time pressure or similar circumstances are needed in which processes of *getting hooked on* and *staying attuned* can take place. This aspect of activity is probably one major source of shame ("How could I have been so stupid?", "Why me, I am always so cautious?"). Victims even feel guilty, as they contributed to the success of the offence. Concerning these facts, awareness campaigns might be useful, allowing victims to understand that this active part is not their "fault", but part of a malign action, which can be attributed to the offender.

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