

BEHIND a "love story" that begins with an online text or a friendly message, there is a likelihood of a darker tale of emotional manipulation, deceit and heartbreak.

And in Malaysia, those stories are costing millions of ringgit. Some 770 love scam cases were reported in the country for 2024, resulting in total losses of RM45.9mil. In 2023, there were slightly fewer cases - 935 - but the total losses were higher.

Women made up the majority of the victims (75.6%), and for the first time last year, the most affected age group was those 60 and above, overtaking the 41-50 age group the year before.

Since 2018, Malaysians have collectively lost over RM382mil to more than 7,500 romance scam cases, according to police data quoted in 2023 news reports.

Experts say that while awareness has grown, syndicates are becoming more sophisticated, deceiving victims into parting with larger sums of money.

And Facebook and WhatsApp, widely used for communication, remain scammers' favourite hunting grounds.

When love becomes a trap

When Anna, a 40-something single mother, met a man online who seemed kind, attentive and grounded, she wasn't looking for love.

It began innocently - a message from a stranger asking if she was the Anna who worked for a particular multinational company he had once dealt with. She wasn't, but the conversation continued.

There were no red flags, no sob stories, no request for money, no inappropriate photos.

Instead, there were shared moments of daily life: him cleaning out his refrigerator, visiting his parents, sending photos of his morning commute.

"It felt so real," Anna, a lawyer, recalls. "The way he talked, it was like we were living parallel lives in different countries."

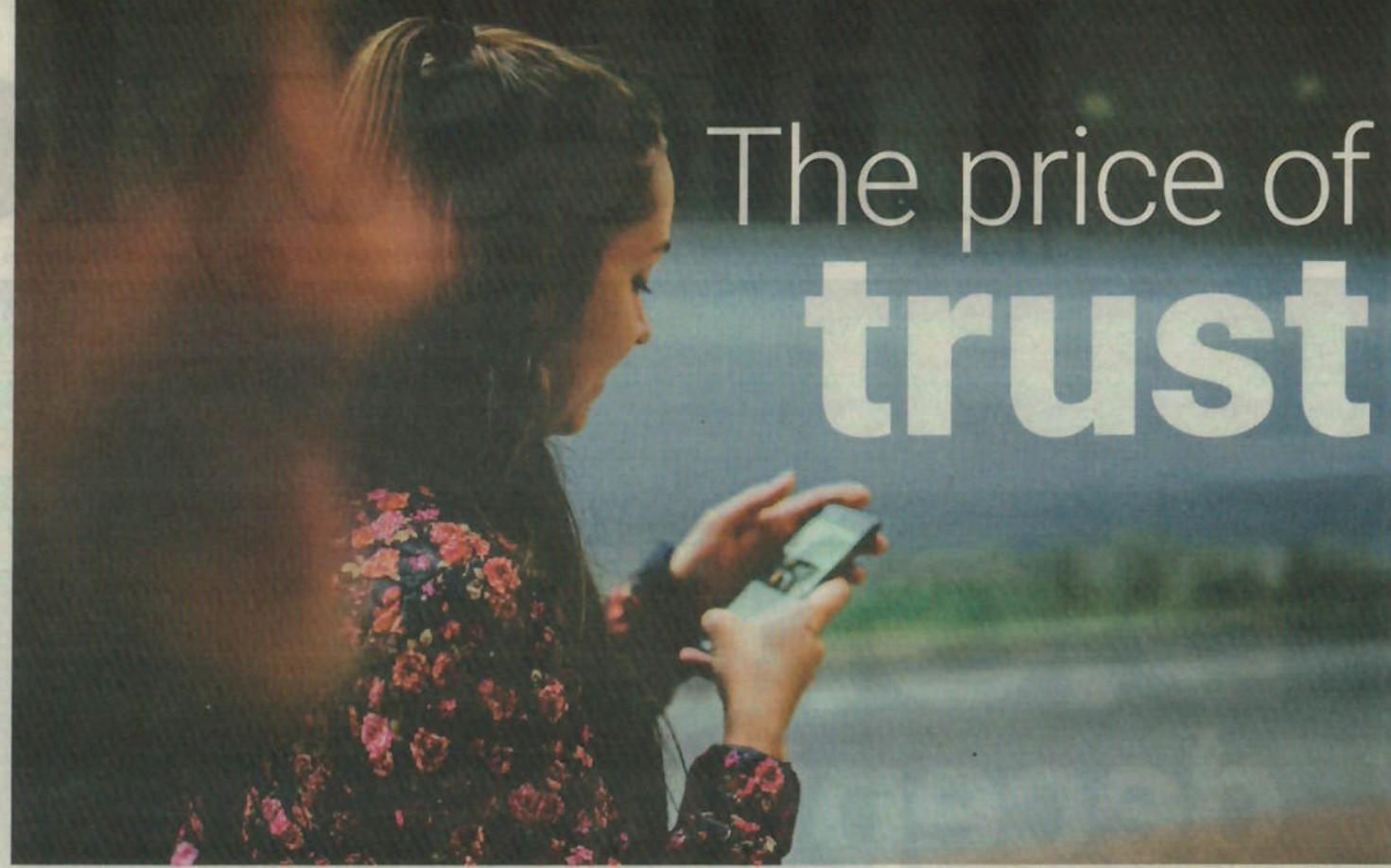
He told her he worked for a bank in China and dabbled in cryptocurrency. One day, he suggested she try it too.

"He promised he'd be with me every step of the way," she says. Her first small investment of US\$1,000 (RM4,197) yielded a modest US\$79 (RM331) profit and she could withdraw it. That proof of success was all it took for trust to deepen.

Later, he encouraged her to invest more, even helping her secure a loan of US\$30,000 (RM125,925) through what appeared to be the same trading platform.

When she tried to withdraw her funds, she was told she had to repay the "capital" first. She managed to pay about US\$15,000 (RM62,962) before the man vanished.

"I thought I was careful," Anna says quietly. "He never asked for money for



The price of trust

In love scams, the emotions are genuine, even when the relationship isn't. Images for illustrative purposes only. — Photos: Freepik

himself. I believed he was real. When I realised I'd been scammed, it broke something inside me."

Today, Anna is undergoing counselling and art therapy to manage her depression and loss.

"It wasn't just about the money," she says. "It was about being made to believe that someone cared."

Anatomy of a love scam

A love scam, also known as a romance scam, is a form of fraud where perpetrators create fake online identities to build emotional relationships and manipulate victims into parting with money.

In Malaysia, cases have been rising sharply. According to police data reported in the media, most victims are women - but men are increasingly falling prey too.

University of Cyberjaya Psychology and Social Sciences faculty dean Assoc Prof Dr Anasuya Jegathevi Jegathesan says falling prey to a love scam isn't about intelligence or education.

"It doesn't matter how educated you are. If you allow your feelings to dictate your actions and if you trust without verifying, you can easily fall victim," she explains.

Anasuya stresses that loneliness and emotional vulnerability are at the heart of most cases.

"It doesn't matter how old you are, young or old; in love you want to believe

the best in someone. Scammers are smart enough to capitalise on people's vulnerabilities. They make the relationship seem perfect. But real relationships aren't perfect. That's the red flag."

Dr Adam, a 38-year-old teacher at a private school in Kuala Lumpur, didn't think he'd ever fall for a scam.

Rational, analytical and cautious, he turned to online dating hoping to meet someone genuine.

In 2023, he matched with "Sofia", an "elegant Singaporean interior designer". Over two months, they exchanged messages, photos and voice notes.

"She made me feel seen," Adam admits. "I thought we had a real connection."

But soon, "Sofia" introduced an "eco-blockchain" investment opportunity. It seemed legitimate - the platform was sleek, complete with live charts and withdrawal options. When Adam earned a small profit, she encouraged him to invest more.

"I told myself I was too smart to get scammed," he says. "But love and logic don't mix."

He lost RM78,000 in total. When he tried to withdraw his "profits", the website demanded a "tax payment". Days later, both the platform and "Sofia" disappeared.

Adam reported the case to the Commercial Crime Investigation Department (CCID).

Investigators later told him that "Sofia" was likely part of a foreign syndicate using



Love is beautiful, but it should also be wise, says Anasuya. — Dr ANASUYA JEGATHEVI JEGATHESAN

stolen photos from a real Instagram user.

He now attends a local NGO support group for scam victims. "It wasn't stupidity," he says. "It was connection, or the illusion of it."

Emotional exploitation

Anasuya explains that scammers are master psychologists. They exploit human emotions, especially loneliness, grief or the desire for companionship.

"Scammers know what buttons to push