Strengthening Digital Citizens Against Love Scams: A Case Study of Indonesia and Thailand

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ABSTRACT

The phenomenon of love scams has rapidly expanded in Southeast Asia, particularly in Thailand and Indonesia, producing significant financial, psychological, and social impacts. The high exposure rates in Thailand and the increasing reports in Indonesia highlight that digital citizens' vulnerabilities stem not only from technical limitations but also from emotional factors, cultural norms, and weak regulations. This study aims to analyze the development of love scams in both countries and to identify the role of social education in strengthening digital literacy. Adopting a qualitative approach with a comparative case study design, the research relied on secondary data, including official reports, academic publications, and media coverage. Thematic analysis was applied to identify patterns, vulnerabilities, and preventive strategies. Findings reveal that Thailand emphasizes technological and legal reinforcements, while Indonesia focuses more on public education, though both face distinct challenges. The study concludes that integrating social education and digital literacy is essential for effective prevention and calls for cross-national collaboration and provision of psychosocial support for victims. Its key contribution lies in extending the discourse on love scams into the field of social education, ensuring that the issue is not confined solely to legal or technological domains.

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Introduction

The phenomenon of online romance fraud, widely known as love scam, has emerged as one of the most intricate forms of cybercrime in Southeast Asia. Thailand stands at the forefront of this issue, with financial losses estimated at over 3.1 billion Baht in recent years (Sivaraks et al., 2023). These scams are not merely opportunistic frauds; they represent carefully orchestrated schemes that combine psychological manipulation with digital technologies. Chua et al. (2024) demonstrated how perpetrators construct elaborate romantic narratives to build deep emotional attachments with victims before exploiting their financial vulnerabilities. Similarly, Whitty et al. (2023), through a systematic review, underscored the role of psychological predispositions such as loneliness, unmet emotional needs, and the lack of critical digital literacy in making individuals highly susceptible to scams.

The issue is further exacerbated by structural barriers. Hoang et al. (2024) emphasized that under-reporting is strongly correlated with economic conditions, while Sriplai et al. (2025) found that 75% of elderly individuals in Thailand had experienced digital fraud, including love scams. Digital literacy emerged as a crucial protective factor, with its absence amplifying vulnerability. Beyond structural and technological concerns, psychological research has shown that victims often endure long-term consequences including depression, anxiety, diminished trust, and even suicidal ideation (Chai et al., 2021; Gordon et al., 2022). This highlights that love scams should not be understood solely as criminal matters, but also as pressing issues of mental health and social well-being.

Parallel insights from Indonesia reveal a similarly complex but distinct landscape. Astuti (2025) pointed out the limitations of existing legal frameworks in addressing love scams, while Mahendra et al. (2023), through a systematic review, argued for multidisciplinary interventions spanning law, psychology, and education. Data-driven studies by Sari et al. (2022) and Yuliana et al. (2023) mapped victim profiles using data mining, identifying low levels of digital literacy as a central vulnerability. Mulia et al. (2021) documented the psychological burdens of victims, particularly emotional dependency and trauma, while Pramudita (2024) revealed low reporting rates consistent with findings from Thailand. Collectively, these studies show that love scams in Indonesia manifest not only as financial crimes but also as psychosocial and educational challenges.

Taken together, the literature reveals a clear research gap. While Thai scholarship has primarily addressed psychological, technological, and legal aspects, Indonesian studies have emphasized regulatory and socio-demographic dimensions. However, very few have explored the role of social education in cultivating resilient digital citizens capable of resisting manipulative online practices. Digital literacy and critical social awareness represent vital safeguards, yet their integration into educational frameworks remains underdeveloped. This study positions itself within this gap, aiming to foreground

social education as both a conceptual lens and a practical intervention for addressing love scams in Indonesia and Thailand.

This research is therefore significant in addressing the fundamental question: how can social education be mobilized to strengthen digital citizens against love scams? By moving beyond criminal and technological narratives, the study enriches the international discourse on cybercrime with an educational perspective. Through a comparative case study of Indonesia and Thailand, it aspires to contribute both theoretically—by expanding the literature on digital literacy and social resilience—and practically, by offering human-centered, collaborative, and contextually grounded policy recommendations. Ultimately, the study seeks to formulate a model of social education that fosters not only technical competence but also critical consciousness and solidarity among digital citizens in an era of increasingly sophisticated cyber threats.

Methods

This research adopts a qualitative approach with a comparative case study design, positioning Thailand as the primary locus of analysis, given the author's positionality, and Indonesia as a regional comparator. This design was chosen not merely for methodological convenience but because love scams are inherently transnational social problems that cannot be adequately understood through statistical figures alone. A qualitative approach allows for the exploration of narratives, meanings, and socio-cultural constructions that underpin digital citizens' vulnerabilities. By juxtaposing Thailand and Indonesia—two Southeast Asian countries with shared regional characteristics but distinct regulatory frameworks, digital cultures, and institutional responses—the study gains the ability to highlight both convergences and divergences, thereby enriching theoretical insights and practical implications (Yin, 2018; Creswell & Poth, 2018).

All data used in this research were drawn exclusively from credible secondary sources. These included official reports from police and banking institutions, government regulations on digital security, peer-reviewed academic journal articles, online news coverage, and reports from civil society organizations engaged in cybercrime prevention. The reliance on secondary data was motivated by two primary considerations: first, the sensitivity of love scam cases, which makes direct access to victims ethically and psychologically challenging; and second, the ability of secondary sources to provide broader coverage and longitudinal perspectives, enabling the identification of evolving trends over time (Johnston, 2017). Sources were carefully selected through purposive criteria, prioritizing validity, authority, and relevance, ensuring that every piece of information analyzed carried academic rigor and contextual significance (Bowen, 2009).

The data were analyzed using comparative thematic analysis. The process began with data collection and reduction, whereby documents were systematically reviewed to filter out irrelevant information and retain materials aligned with the study's objectives.

The second stage involved categorization into thematic clusters such as love scam modus operandi, victims' socio-psychological vulnerabilities, reporting patterns, and preventive measures implemented by governmental and community actors. Finally, comparative interpretation was undertaken to synthesize similarities and differences between Thailand and Indonesia, producing insights into how both nations address a common challenge through diverse approaches. The strength of this method lies in its capacity to move beyond mere description, linking voices from the literature to the framework of social education, and ultimately generating rich, contextualized analysis that contributes novel perspectives to the international discourse (Patton, 2015)

Result

1. **The Development of Love Scam Phenomena in Thailand and Indonesia**

In Thailand, love scams have escalated into a nationwide social issue with an alarming scale. Recent data revealed that nearly three out of four Thai adults were exposed to scam attempts within the past year, with an average of 172 attempts per individual annually. Among these exposures, six in ten actually became victims, with average losses per individual amounting to approximately THB 12,955.6. The aggregate national losses were estimated at more than THB 115 billion per year, underscoring that love scams are not merely personal problems but also significant threats to the country's socio-economic stability. This illustrates that what was once perceived as isolated incidents has transformed into a collective phenomenon affecting diverse segments of society, from digitally active youth to elderly populations with limited digital literacy.

This trend is further evidenced by operational records of official institutions. The Thai Anti-Online Scam Operation Center reported an average of 700 online scam cases per day throughout 2023 and the first half of 2024, with consolidated losses totaling THB 45 billion. Investigations also uncovered large scam hubs along the Thai–Myanmar border, with an estimated 100,000 individuals employed in organized criminal networks engaged in online fraud, including love scams. These findings confirm that love scams in Thailand are no longer random acts of deception but components of highly structured transnational criminal ecosystems.

In Indonesia, love scams have also grown, albeit with different characteristics. Official police records indicated that during the first two months of 2023 alone, more than 6,000 cases of online fraud were reported, among which love scams constituted a significant proportion. In 2024 and 2025, major police operations dismantled syndicates operating in metropolitan areas. In West Jakarta, perpetrators used dating apps to lure victims into depositing large sums of money into fraudulent accounts. In January 2025, another operation led to the arrest of 20 suspects involved in online dating scams targeting foreigners in Gambir. While financial losses in Indonesia are not as large as those in Thailand, the increasing number of cases, the rise of organized syndicates, and the

diverse range of modus operandi indicate that love scams are deeply rooted in the country's digital landscape.

2. Social and Digital Vulnerabilities

Digital vulnerabilities in Thailand are multilayered and extend beyond technical issues. Many victims are entrapped not because of a lack of technological knowledge but due to psychological and social factors exploited by perpetrators. Loneliness, the need for validation, and the longing for emotional connection often become gateways for fraudsters to build trust. Cultural traits also play a significant role: Thai society, known for its openness and friendliness, tends to place high trust in interpersonal relationships, even in digital spaces. This openness makes it easier for scammers to construct convincing romantic narratives before transitioning to financial exploitation.

In Indonesia, vulnerabilities are shaped primarily by limited digital literacy. Many victims lack basic skills to verify online identities or recognize early warning signs of manipulation, such as sudden financial requests or investment invitations. These limitations are compounded by weak legal protections, leaving victims with few avenues for redress. Social stigma further intensifies the problem, as victims often feel ashamed or blamed for their experiences, leading to under-reporting. As a result, vulnerabilities in Indonesia are not only technical but also structural, with systemic gaps preventing victims from receiving adequate protection and support. Comparing both contexts, Thailand's vulnerabilities are more strongly linked to psychological and cultural factors, while Indonesia's stem predominantly from digital illiteracy and weak institutional safeguards. Yet, both countries share a common reality: technological advancement has outpaced societal readiness to manage associated risks. Consequently, in both Thailand and Indonesia, excessive trust in digital interactions remains the primary entry point exploited by love scam perpetrators.

3. Prevention and Response Efforts

Thailand has adopted a multi-level strategy to prevent and address love scams. Government agencies collaborate with financial institutions to establish early-warning systems capable of detecting suspicious transaction patterns. The media actively disseminates victims' stories and public awareness campaigns to educate citizens. Civil society organizations provide psychological counseling and legal assistance to victims. Nonetheless, the effectiveness of these strategies remains limited, as many victims still refrain from reporting due to shame or lack of knowledge about available services.

Indonesia, by contrast, has focused more heavily on public education. Government agencies, community groups, and academic institutions have launched digital literacy programs to promote basic online safety skills, particularly among students and young professionals. Social media serves as the main platform for awareness campaigns, and

universities have begun incorporating digital security topics into community outreach initiatives. However, national policies remain fragmented, resulting in disjointed efforts lacking systematic integration. Legal protections for victims are also partial, leaving many to bear financial losses without adequate support. A comparative perspective highlights the distinct approaches taken by both countries. Thailand prioritizes technological solutions and legal reinforcement, while Indonesia emphasizes education and public awareness. Each approach faces challenges: under-reporting in Thailand and weak legal protections in Indonesia. Nevertheless, both demonstrate a shared commitment to addressing love scams, emphasizing the need for cross-sector collaboration that combines technology, education, regulation, and social support to foster more resilient digital citizens.

Discussion

The findings of this study reveal that the phenomenon of love scams in Thailand and Indonesia has evolved from being perceived as isolated acts of fraud into a broader digital social dynamic. The high exposure rates and significant financial losses in Thailand point to structural and transnational dimensions, where organized syndicates play a central role in sustaining and expanding the operations. In contrast, Indonesia's growing number of cases, coupled with diverse local modus operandi, underscores how love scams thrive in a society not fully prepared to manage the risks of digital interactions. These results align with international literature which emphasizes that societal vulnerability to online romance fraud increases in tandem with the intensification of digital media use, particularly when digital literacy lags behind technological adoption (Whitty et al., 2023; Chua et al., 2024).

From a socio-psychological perspective, the findings confirm that victim vulnerabilities extend beyond technical deficiencies. They are deeply rooted in emotional needs, loneliness, and cultural contexts that amplify trust. In Thailand, social norms of friendliness and collectivism contribute to heightened susceptibility to emotional manipulation, whereas in Indonesia, limited digital literacy and weak legal protections significantly increase risk exposure. These findings resonate with earlier studies that identified under-reporting due to stigma and economic barriers (Hoang et al., 2024) and long-term psychological trauma among victims (Mulia et al., 2021). In this regard, the study broadens the understanding of love scams as multidimensional phenomena shaped by intersecting psychological, cultural, and structural factors.

The study contributes theoretically by foregrounding social education and digital literacy as central to prevention. Previous research has tended to focus on technological solutions, such as early detection systems, or legal frameworks designed to regulate online fraud (Sivaraks et al., 2023; Somchai et al., 2023). However, the present findings highlight that without embedding critical awareness through social education, digital

citizens remain vulnerable despite the availability of protective technologies. Social education equips individuals not only with technical competencies but also with reflective thinking, social sensitivity, and the capacity to build community solidarity against manipulative practices. This represents a novel contribution to the discourse in Southeast Asia: shifting the discussion of love scams from the domains of criminology and technology into the realm of education.

In practical terms, the study suggests the need for more integrated strategies. Thailand could enhance the effectiveness of its legal and technological systems by incorporating systematic digital literacy programs, while Indonesia must complement its educational initiatives with stronger regulations and victim support services. Both nations would benefit from bilateral and regional cooperation, given that love scam syndicates operate across borders. These insights directly address the research question of how social education can strengthen digital citizens: by embedding digital literacy into school curricula, launching community-based awareness campaigns, and establishing sustainable psychosocial support systems. In doing so, the study provides not only descriptive accounts but also strategic directions for policy and educational practice.

Nevertheless, the study is not without limitations. First, the reliance on secondary data limited the ability to capture victims' lived experiences through direct interviews. Second, in Indonesia, the absence of specific statistical data distinguishing love scams from other forms of online fraud constrained the precision of analysis. Third, the comparative framework primarily emphasized macro-level dynamics—regulation, literacy, and cultural norms—rather than micro-level interactions between perpetrators and victims. These limitations point to the need for future research employing mixed methods, combining statistical analysis with qualitative interviews, to generate a more holistic understanding of both individual experiences and the efficacy of preventive measures.

For future directions, research should expand its scope to include other Southeast Asian countries in order to identify broader regional patterns. In practice, both Thailand and Indonesia could strengthen bilateral cooperation through information sharing, joint prevention campaigns, and cross-border law enforcement. In the educational domain, integrating digital literacy into formal curricula at schools and universities is essential, not only as technical training but also as critical and ethical education. Community-based initiatives should be supported to enhance prevention, provide victim assistance, and sustain public awareness campaigns. Ultimately, the fight against love scams must be understood not solely as the responsibility of the state but as part of a collective movement to build resilient digital citizens capable of navigating the risks of an increasingly complex online environment.

Conclusion

This study concludes that the phenomenon of love scams in Thailand and Indonesia constitutes a complex form of digital crime shaped by intertwined psychological, social, cultural, and structural dimensions. The high exposure rates and massive financial losses in Thailand, alongside the growing number of cases in Indonesia with diverse modus operandi, demonstrate that vulnerabilities among digital citizens are rooted not only in technical limitations but also in emotional needs, limited digital literacy, weak legal protection, and social norms that foster trust. These findings answer the research question by showing that social education, particularly through critical digital literacy, is central to strengthening resilience against online manipulation. The study's contribution lies in highlighting the role of education within the discourse on love scams, thereby expanding a field that has been dominated by legal and technological perspectives. In practice, the study recommends cross-national collaboration, integration of digital literacy into formal curricula, and provision of psychosocial support for victims, while future research should adopt mixed-method approaches to capture victims' lived experiences in greater depth.

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