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A Qualitative Study on Victims' Experiences in Refund Scams

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Abstract: Refund scams have become a fast-growing type of online fraud in China. They are characterised by the impersonation of official customer service agents offering false refunds or compensation. Despite growing public attention to this issue, academic literature has not yet explored this form of fraud from a victim-centred perspective. This study adopts a qualitative design to investigate how adult victims in mainland China encounter refund scams. The focus was on situational and psychological factors that influence victims' emotional responses. It was found that contexts such as data leakage, impersonating authority, creating a sense of urgency, and complex operations affected victims' compliance. In addition, victims' emotions ranged from initial trust to anxiety and shock, and then to regret and self-blame after being deceived. This study applies Routine Activity Theory to explain the success of fraud and suggests practical preventive measures. A foundation is laid for future research.

Keywords: Refund scam, Cyber scam, Victim, Emotion, Psychological manipulation

1 INTRODUCTION

1.1 *RESEARCH BACKGROUND*

1.1.1 *THE RISE OF REFUND SCAMS*

In recent years, the rapid development of e-commerce and online transactions has not only brought convenience to people's lives, but also a variety of online fraud. Among them, refund scams have become a very destructive type. Unlike traditional online scams, refund scams usually target people who have already incurred purchases online. These scams take advantage of common post-sale scenarios, such as product returns, service or delivery issues, by posing as official platforms and making the scams seem legitimate to consumers. From there, the scams take advantage of the victim's expectation of saving their losses. Especially in mainland China, e-commerce use rates are among the highest in the world. E-commerce platforms such as Taobao, Jingdong, Meituan and Douyin have become part of daily life. This environment provides the basis for refund-related fraud.

1.1.2 *DEFINITION OF REFUND SCAM*

The refund scam referred to in this paper is one in which the scammer will fake an official identity and gain trust by posing as a customer service agent of a major e-commerce platform, courier company or service provider. Victims are contacted by phone, SMS or instant messaging applications, claiming that the goods purchased by the victim have quality problems, lost couriers or service failures, and that they can help compensate for refunds. The scammer creates a sense of urgency and legitimacy by using baiting language, false documents or fake websites, and takes advantage of the victim's fear of an 'unusual transaction' by requiring the victim to perform complex instructions for a variety of reasons in order to complete the refund. The fraudster then sends the victim a fake link that directs the victim to enter his or her bank card number and password to steal funds. The fraudster may also induce the victim to take out a loan to continue the fraud. (Wang et al., 2024).

1.1.3 *SOCIETAL RESPONSES*

Despite growing public awareness, fraud remains rampant. Jurisdictions have stepped up their awareness efforts, including the use of anti-fraud apps and the publication of warning texts. However, technological solutions and public education often lag behind as fraudsters' tactics evolve. There are also many victims who consider themselves rational people and are surprised to be defrauded in such mundane and familiar circumstances. Additionally, the shame and self-blame experienced by many victims discourages people from reporting, hindering comprehensive data collection and prevention strategies. (Cross et al., 2016; Parti & Tahir, 2023).

1.2 *RESEARCH QUESTIONS AND IMPLICATIONS*

1.2.1 *RESEARCH QUESTIONS*

This study focuses on two central research questions. The first is, what situational and psychological factors motivate victims to follow fraudsters' instructions? Then there is, how do victims themselves interpret their interactions with scammers during and after the scam? That is, the victims' emotional changes. This study shifts the focus to the victims' internal experience through semi-structured interviews. It also includes victims' coping strategies after being scammed. Draws on previous research on fraud compliance and victim psychology (Fischer et al., 2013; Modic & Lea, 2013).

1.2.2 *Why Refund Scams Need Special Attention*

While online fraud has become a common topic in criminology, refund fraud remains a relatively understudied category. Existing research has largely focused on broader fraud categories, such as romance scams (Whitty & Buchanan, 2016) and investment scams (Deliema et al., 2020). However, unlike other scams that rely on building long-term relationships, refund fraud exploits victims' expectations of compensation, mimicking legitimate services and typically occurring within minutes or hours. This urgency can make it difficult for both victims and fraud detection systems to detect. Victims often believe they are protecting their financial rights. The ubiquity of online shopping and electronic payments warrants increased attention to this type of fraud.

2 Literature Review

Internet scams cover a variety of deceptive practices, with refund scams belonging to a recently emerging category. Although there is limited research specific to refund scams, the existing literature on victims of online scams reveals common psychological and behavioural patterns among victims. Button et al. (2009) classified the various fraud types and analysed the characteristics of victims. Their study highlights that while specific scams may differ in their execution, the underlying psychological manipulation is often similar.

In recent years, the rise of mobile technology and digital payment systems has given rise to new forms of fraud. These scams take advantage of users' growing reliance on online transactions (Whitty, 2020). Many scholars have observed that online scams have shifted from targeting the general population to context-specific manipulations, such as love scams (Whitty & Buchanan, 2016), or phishing emails targeting specialised fields (Deliema et al., 2023). These scams typically use emotional appeals, create a sense of urgency, and mimic authority. Exploiting the victim's trust in the organisation (Fischer et al., 2013). Asri and Mahamad (2023), in their study on telephone scams, highlighted that scammers usually use polite and professional terminology. And they will be accompanied by formal looking logo graphics.

Victims of online scams are not always gullible or uninformed. Numerous studies have shown that even experienced users may be compliant with scams, especially when a combination of emotional, cognitive, and situational factors are involved (Fischer et al., 2013; Button et al., 2009). Modic and Lea's (2013) study revealed the core psychological mechanisms of scam compliance through quantitative modelling. It was found that scam victims usually go through three stages of progressive engagement: perceiving the scam as credible, sharing personal information, and finally paying the money. And, the student group was more likely than the non-student group to share information and money in Internet scams.

Routine activity theory suggests that fraud occurs when a motivated offender, a suitable target, and a lack of custody coexist (Cohen & Felson, 1979). Fischer et al. (2013) found that the impulsive emotions that victims experience during the fraudulent process tend to weaken judgement, create cognitive biases, and make the individual more susceptible to manipulation. Cross et al. (2016) found that victims are often unable to verify information due to time pressures or perceived legitimacy of the communication.

The emotions of victims of cyber fraud evolve throughout the process. Victims usually feel trusting and optimistic initially, but gradually shift to confusion and scepticism as anomalies arise. Realisation of the deception is followed by negative emotions such as shame, anger and distress. These emotional reactions may have lasting psychological effects (Wang et al., 2024; Cross et al., 2016). As Cross (2015) points out, these emotional reactions are often exacerbated by social reactions. Many victims are ridiculed by others for their stupidity, which further stifles their willingness to speak out. Fonseca et al. (2022) conducted a quantitative study of victimisation and reporting of online consumer fraud and found that 223 out of 1,710 participants had been victims of online consumer fraud, but only 20 had reported it to the police. Kerley and Copes (2002) found that only 23 per cent of victims reported the incident to the relevant agencies, and an even lower proportion reported the incident to the police.

Despite their discomfort, victims do choose to speak out publicly, for example by posting on social media platforms. These posts often serve as a warning to others, and also be healing for themselves (Wang et al., 2024). Together, the above studies suggest that psychological manipulation is the key to successful fraud. Afterwards, victims often do not go to the police due to shame or distrust.

Previous studies have explored online fraud victimisation extensively, providing analysis of common psychological and behavioural patterns of victims. However, no study has specifically analysed refund scams. Furthermore, few studies have explored refund scams from a victim-centred qualitative perspective. Quantitative studies can reveal correlations between variables but cannot capture details and emotional evolution.

3 Methodology

3.1 *Research Design And Rationale*

This study adopts a qualitative research design to explore the personal experiences of refund scam victims in mainland China through semi-structured interviews.

Given the complexity of human decision-making, qualitative methods are particularly well suited to capturing nuances in

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perception, trust and vulnerability. These nuances are difficult to observe through quantitative research (Richards & Cross, 2018). Qualitative interviews can elicit rich narratives (Wang et al., 2024).

Semi-structured interviews were chosen as the primary data collection tool. The researcher uses a set of prepared questions but can always follow up with unexpected responses. This is crucial in fraud victim research as everyone's experience is different and participants may provide unexpected insights (Button et al., 2014).

3.2 *Participant Recruitment*

Recruitment was based on purposive sampling. All participants were individuals over the age of 18 who had experienced a refund scam in mainland China within the past three years. They were also able to recall the experience fairly well.

Participants were recruited through three ways. This included posting recruitment posts on social media platforms. Local police were contacted to recommend victims willing to share their experiences. In addition, snowball sampling was used to invite early participants to recommend others with similar experiences.

To ensure diversity and relative richness of the study, 31 participants were recruited for this study, distributed more evenly across five common types of refund scam situations.

3.3 *Data Collection And Analysis*

Data collection took place between 20 May 2025 and June 2025 through semi-structured interviews. Each interview lasted approximately 10 to 30 minutes, depending on the willingness of the participant and the complexity of the deception situation. The format of the interviews included both face-to-face interviews and online interviews.

The interview process was flexible to explore the following: pre-fraud context, interaction dynamics, compliance triggers, after the scam.

Once all data were recorded, they were analysed using thematic analysis as described by Braun and Clarke (2006).

3.4 *Ethical Considerations*

This study was reviewed by the Research Ethics Committee of the City University of Hong Kong. All data were collected after the review was approved. Prior to each interview, participants were given an informed consent form. All interviews were conducted anonymously. The final sample brought together a diverse group of adults, covering different regions, age groups and educational backgrounds. To ensure anonymity, no personal information will appear in the transcripts. Participants were referred to using pseudonyms, e.g. Participant A1, Participant A2, etc.

All participants were interviewed individually with no non-participants present. Participants were told in advance that they could skip any questions that caused them distress, given the potential for emotional distress, shame or embarrassment that can be triggered by the experience of deception. After the interviews, no participants reported feeling distressed.

By following these ethical principles, the study ensured that the dignity and autonomy of the participants were fully respected, whilst allowing flexibility to explore the experiences of the victims.

4 Findings

4.1 *Factors That Cause Victims To Comply With Refund Scam Requests*

4.1.1 *Situational Factors*

False authority

Obtaining information to gain trust. The scammer is able to accurately state the victim's name, recent purchases, and order number. Many victims wonder how they can know this private information about me if they are not official. However this information usually comes from information leaks or blackmail deals.

"This customer service accurately stated my name, ID number, flight number and also reserved mobile phone number. So my suspicions were dispelled." Participant A1, A2, A3, A7

"He said my delivery was lost in transit and accurately reported my name, address and order number." Participant E1, E2, E4

Fake official identity. Scammers use fake official phone numbers, official websites, and customer service avatars, and even fake work permits, official seals, and documents. to create a sense of authority. They may direct the victim to view the fake official website or caller. These scenarios take advantage of people's natural sense of trust and authoritative obedience to official institutions.

"At first he told me to search the official website of the Civil Aviation Administration of China myself, but I searched out a lot, and was about to click on them one by one, when he said he would give me a URL to avoid wasting time. When I clicked on this website, there was the logo with the national emblem on it, which looked very realistic." Participant A3, A7

"Because I saw that the account showed the account of Zhejiang State Grid, I didn't realize he was a liar." Participant C7

Creating pressure and urgency. Scammers will emphasise 'how it must be done or there will be serious consequences'. The strong sense of urgency deprives the victim of time for calm reflection and verification.

"His tone of voice when he said live was particularly nasty, and he wouldn't let me ask him why he was doing it, so I followed his instructions." Participant A1

Under stress, a person's ability to make rational judgement is significantly reduced and they are more likely to react intuitively. Reactions in such situations are often wrong. There were many victims who stated that they had no idea what they were doing at the time. For example Participant C4 mentioned: "My mind was blank, like a puppet on strings, I did what he said."

Other victims mentioned that their peers in the group kept urging them to operate and demanded that the refund task be completed as soon as possible. In fact, those people in the group are also in league with the scammers. Their purpose is to create pressure on the victims. "He then started to become very angry and said it was because of me, made everyone's refunds unsuccessful. People in the group started to blame me." Participant B1

When the victim starts hesitating, the scammer threatens with account security, credit implications, etc. In such scenarios, the victim often does not dare to delay for fear of loss and thus complies with the demands. "Once we don't follow their demands, they threaten with credit. And said they would pursue justice." Participant B3

Complicated operations. The process of scamming has so many steps that it is exhausting for the victim. The scammer will guide the victim through many strange operations, most of which serve to lower the guard. The number of unfamiliar interfaces and terminology makes it difficult for the victim to distinguish between what is real and what is not, and the victim can only passively follow the instructions.

"They said I had to register a third platform to assist with the verification, and I was asked to register for various loan platforms." Participant D6

"I first entered a string of URLs, downloaded the app, and agreed to record the screen. And opened the financial apps on my phone one by one." Participant A6

Screen sharing. The scam process is often designed to be interlocking and complex, requiring victims to download unknown software and perform multiple actions. For example, several interviewees described being asked to download screen-sharing software and being guided through a variety of actions. Scammers can steal information by sharing your screen. "He asked me to download an app called Cloud Office, I later realised that the app was capable of screen sharing without my permission." Participant A2

"The person sent me a link to download the app and turn on screen sharing, saying it was to help me better." Participant C5

Beyond knowledge. Fraudsters take advantage of the information gap by throwing out jargon that is beyond the victim's knowledge base. For example, many people have no idea what a standby fund is. Standby fund is a small lending service introduced by Alipay, with a 500 RMB limit for each user. Criminals are taking advantage of the fact that some people are not familiar with this service to commit fraud.

"She said, because my credit score is insufficient, I can only use a temporary method. She let me click into the Alipay and search reserve fund. The finance will be refunded to there. Then I went to the reserve fund to collect 500 RMB. The customer service said that the claim amount is 350 and the extra 150 has to be refunded." Participant D4, E4

4.1.2 *PSYCHOLOGICAL MANIPULATION*

Fear and anxiety. Scammers prey on a person's fear of unknown risks, leaving the victim in a state of high anxiety. This inhibits rational thinking and makes the person more desperate to solve the problem. For example participant C2 recalls being preoccupied with refunds.

The scams are tailor-made. Especially the scams about flights, all of which occur within 24 hours before the flight. People who are flying the next day often have already planned their trips. Being notified of a flight situation in such a short period of time can bring on emotional turmoil.

"I was surprised to tell the person that the delay might influence my subsequent trip." Participant A4

"I was afraid that I could not come back the next day and hurry to change the flight. A hurry to make a mistake." Participant A6

Several interviewees mentioned feeling scared and panicked when they heard that there would be serious consequences. Psychological pressure to continue the operation.

"At that time I was also panicking inside, but thinking that this mistake was caused by me I followed the operation." Participant B1

"He said it would affect my credit score and said he would pursue judicial responsibility, so I was a bit devastated." Participant B3

Fraudsters also use peer pressure to bring guilt to their victims. For example, Participant B5 said, "The people in the group sent out screenshots of the investment one after another, and said that I was the cause. Driven by guilt, I transferred 4,000 RMB."

Loss aversion. The pain of a loss is much greater than the pleasure of an equal gain. When they are told that they 'may lose what they paid for', resentment quickly takes over. This drives them to desperately want to do whatever they can to save the loss. They are often more inclined to take the risk of attempting remedial measures, because doing nothing means passively suffering a definite loss.

"It's normal for lost courier claims, so I didn't suspect him." Participant E3

There is also a small percentage of people who are greedy. Scammers use the victim's greed for extra rewards to bait them. For example, 'double/triple compensation'. Scammers know how to do this and will subtly amplify the victim's greed.

"I was really happy when I heard about the triple refund, because I haven't used this problematic product yet." Participant D3

"The customer service said that they could give me double compensation. Then they gave me the exact information." Participant E2

Fear of sunk costs. Once the victim starts to follow the scammer's instructions, he or she will develop the mentality of 'it's a shame to give up halfway through the process,' or 'one more step will solve the problem'. The scammer will take advantage of the time and money that the victim has already invested to entice the victim to continue. Due to the fear of losing the benefits or investment already made, victims tend to keep taking remedial measures. This pushes them to pay more.

"He told me that if I transferred another 2,500 RMB to him, I could withdraw all the money and close the reserve fund." Participant E4

4.2 *EMOTIONAL CHANGES IN VICTIM*

4.2.1 *INITIAL CONTACT*

Victims are usually in a calm or mildly apprehensive emotional state at the start of the scam. At this time they are often busy with life matters .

"I was busy with something else at the time, and looked like a normal number so I answered it." Participant D2

At this stage, the victim learns that the situation has changed and tends to be in a state of mind to ask for help and generally co-operate with the requirements of the scammers. There is no apparent emotional resistance or nervousness. Overall, surprise, relaxation, trust, and anticipation dominate.

"I was especially worried about finishing too late to make it to the airport. As soon as he said the flight was delayed, the first thought in my head was 'great, don't have to work so hard to catch up, but also get 300 RMB.' " Participant A1

"I did not think much about it and called the phone. Her voice is very gentle, soothing me not to be anxious, she can help me solve this problem." Participant C1

4.2.2 *ENTERING THE TRAP*

As the scam progresses, the victims' moods gradually undergo subtle changes, but most of them have not yet become strongly sceptical about the whole situation. Guided by the layers of the other party, they tend to focus on completing the various operational steps, sometimes nervously and sometimes curiously. A few interviewees may have occasional doubts, but due to the urgent instructions and the expectation of compensation, the doubts are usually suppressed. Victims may have hesitations and questions, but the fraudster often passes them off with explanations such as 'it's an official process' or 'there's a few glitches'. At this stage, the victim is cooperative and busy. The mentality is mostly to try again or to solve the problem quickly, and the emotional ups and downs are not dramatic.

"Of course I felt something was wrong! When 300 suddenly turned into 5500, I was immediately alerted. His explanation was that he had 'withdrawn more money' and needed me to 'transfer' the extra money back to the airline." Participant A6

"Especially when sharing the screen and opening the banking app, I started to feel a little confused. When he asked me to fill in the numbers for the amount to be transferred, I had doubts." Participant A1

"I hesitated for a moment, customer service immediately explained that this is the Union Pay security authentication process, only need to complete to receive compensation to the account. At that time I did not think much, continue to do what he said." Participant E2

4.2.3 *DISCOVERING DECEPTION*

When the victim finally realises that he or she has been caught up in a scam, emotions tend to shift instantly and dramatically excitement, shock, panic and anger.

At this point, it is usually because of an illogical result at some point or an external alert. For example, a balance has been transferred, a friend or family member has been informed of something suspicious, and so on. One victim described that when she opened the booking app and found that the flight information had nothing to do with the changed result, it dawned on her that she had indeed been scammed. Another victim described how, after a series of transfers, she was still unable to withdraw her funds, and then realised that she had been scammed and immediately called the police.

"My brain went blank when I realised I'd been scammed." Participant A2

"The moment it showed that 18,000 RMB had been transferred, it was instantly confusing, followed by panic and devastation! I couldn't believe it at all. It was all my savings from my school years!" Participant A5

"The scammer cheated me out of 100,000 RMB! He really deserved to die." Participant C1

"I cried out of anger and I said let's go to the police. We were on our way and the scammer was still calling frantically." Participant D2

"I hope the scammer gets his revenge sooner or later." Participant E3

4.2.4 *AFTER THE SCAM IS FINISHED*

After the scam is over, the emotions of the victims are mostly regret, remorse and hurt, while looking forward to recovering their losses. Some interviewees reflected on the aftermath of the scam with a sense of shame and caution. However, it is still difficult to calm down emotionally. Overall, the mood after the incident tended to turn downbeat and reflective. While accepting the loss, they were ashamed and upset with themselves, They would also try to learn from their experience to prevent being scammed again.

"I was completely dazed on the way to the police station. It wasn't until I calmed down and thought about it carefully that I realized it was a trap from the beginning." Participant A4

"Every time I think about this, I'm overwhelmed with regret. I fell into the same trap twice." Participant B1

"I'm upset not because I can't get my money back, but because I was so stupid that I gave the scammers this opportunity..." Participant D5

"I really want to go back and hit myself with a hammer. It was already obvious it was a scam." Participant E2

5 DISCUSSION

5.1 *ROUTINE ACTIVITY THEORY INTERPRETING*

RESEARCH FINDINGS

Routine Activity Theory (RAT) was developed by Cohen and Felson (1979) to provide a practical framework for understanding the situational conditions under which crime occurs. According to RAT, the occurrence of crime requires three elements to be satisfied simultaneously in time and space: a motivated offender, a suitable target, and a lack of competent guardians. RAT was initially proposed to explain physical crime in public places, but has since been widely used to analyse cybercrime and digital fraud (Leukfeldt & Yar, 2016). This study will use the framework of Routine Activity Theory to analyse the results.

5.1.1 MOTIVATED OFFENDERS

The presence of highly motivated offenders was evident throughout the interview data. Offenders mimicked official organisations and customer service language, and followed a general refund process at the outset. These fraudsters develop scams for different situations and their words are carefully written. Crucially, these offenders also rely on leaked or purchased personal information to boost their credibility. Victims report that the scammers can accurately state their identifying information and recent purchase history. These data suggests that scammers operate within the larger cybercrime ecosystem (Holt & Bossler, 2015).

5.1.2 APPROPRIATE GOALS

Routine activity theory suggests that goals are appropriate because of their accessibility, value, or visibility (Cohen & Felson, 1979). In this study, all participants were involved in routine online shopping at the time of the deception. These activities made them ideal targets because they expected to potentially receive refunds, service changes, or customer service follow-up. As one participant described, 'The airline would call me, which made sense to me because my flight had just changed.' This pre-existing context creates the feeling of reasonableness that scammers exploit. While most victims use the Internet frequently in their daily lives, they are often unfamiliar with the technical jargon. Scammers take advantage of this knowledge gap by introducing complex steps under the guise of verification, refund processing, or technical troubleshooting.

5.1.3 LACK OF COMPETENT GUARDIANS

A guardian is any person, technology or institution that is capable of stopping or preventing an offence from occurring. In the context of refund scams, research findings indicate that many victims report that they were alone during the scam. Due to time constraints or fear of missing out on a refund, it was too late to contact others for advice. This increased their vulnerability. Technical supervision also failed. Participants rarely encountered real-time warnings or authentication prompts from the platform during the scam. In some cases, victims reported clicking on fraudulent links or downloading third-party apps without any security flags. This suggests that none of the current anti-fraud systems are sufficient to detect or block such scams in real time.

Applying Routine Activity Theory to the results of this study emphasises that refund scams are not random events, but highly structured events. Its causes are a combination of fraudsters, suitable targets, and poor regulation. Everyday interactions between victims and digital platforms are usually efficient and smooth. But when these seemingly ordinary situations are skilfully exploited, these interactions create opportunities for fraud.

5.2 VICTIM BEHAVIOUR AND PSYCHOLOGICAL DYNAMIC

Victims' psychological processes play a central role in enabling fraud. The interviews revealed a consistent set of emotional and cognitive states that shaped victims' behaviour during their interactions with fraudsters. These responses, while varying in intensity across cases, revolve around four psychological mechanisms: trust in perceived authority, anxiety under time pressure, loss aversion, and cognitive overload.

An essential element in the victim's response is perceived legitimacy. This trust is further enhanced by official language, visual cues and procedural frameworks. Victims interpret these signals as evidence of authority, often dispelling their initial misgivings. This trust come from prior experience using legitimate services that follow similar communications (Modic & Lea, 2013).

A sense of urgency was another important psychological driver. Most participants reported feeling pressure to act quickly to avoid financial loss or administrative penalties. This is in line with Fischer et al. (2013) findings that the fear response reduces cognitive processing and increases compliance in high-pressure situations.

Victims also reported strong feelings associated with sunk costs. Once the process began, participants were compelled to continue co-operating even if misgivings arose because they had already invested energy or money. People persist in acting out of fear of abandoning their previous investment.

Finally, cognitive overload plays a key role in victim compliance. Fraudsters deliberately use complex technical instructions, including app downloads, financial account verification, and screen-sharing tools. These steps constantly distract the victim.

Although victims are generally aware of the cyber risks, they are disarmed by the specific circumstances and the combination of various factors. These scams are successful not because the victim is unaware, but because the perpetrator effectively exploits normal emotional responses.

5.3 IMPLICATIONS FOR CRIME PREVENTION

The results of this study suggest that refund scams are not merely opportunistic crimes, but highly structured operations that exploit victims' numerical habits, psychological responses and environmental vulnerabilities. First, it is still important to strengthen technological safeguards at the platform and device level, and to continuously upgrade the real-time monitoring capabilities of anti-fraud apps. The findings emphasise the importance of social guardianship. Victims often have little opportunity to seek advice. This suggests the need for stronger informal support networks.

Data breaches are also a key factor in fraud success. Having private information makes scams look very real as a reason to trust them. Strengthening data protection laws and punishing organisations that fail to protect user data will reduce the amount of information available. Finally, psychological support for victims cannot be ignored. While crime prevention usually focuses on avoiding future re-scam, the consequences of being subjected to fraud can have long-term effects. Free counselling and legal assistance can help victims to get out of the shadows and encourage them to report crimes without fear.

5.4 RESEARCH LIMITATIONS

While this study provides valuable insights into the situational and psychological dynamics of refund scam victims, a number of limitations need to be acknowledged. The sample was limited to adult victims residing in mainland China, which may limit the universality of the findings. Future research should examine similar fraud dynamics in other cultural and technological contexts to compare differences across regions. The scope of this study was limited to common refund scams reported over a three-year period, and as online services continue to diversify, so do the forms of scams. New fraud variants may involve different psychological and situational mechanisms.

The study relies exclusively on victims' self-reports. And there may be deviations between the recollection and the real situation. Victims may misremember the content of fraudulent interactions, especially if the events are emotionally draining. Although the sample size was sufficient to satisfy the saturation of themes in qualitative research (Guest et al., 2006), it still did not allow for statistically universal conclusions. Future mixed-methods studies could combine qualitative research with quantitative analyses to test the universality of observations across groups.

6 CONCLUSION

This study explores the under-researched phenomenon of refund scams in mainland China, focusing on victims' personal experiences through in-depth qualitative interviews. There are situational factors and psychological mechanisms that influence victims to be scammed. Situational factors include false authority, urgent pressure, personal data leakage, and complex instructions. In terms of psychological factors, victims experience a range of emotional changes, including initial trust, confusion, anxiety, fear of loss, and ultimately shame or regret. These emotional dynamics tend to override rational judgement, especially when victims are faced with high cognitive load and have no time to verify the true situation. By applying the theoretical framework of Routine Activity Theory, this type of fraud is not a random act, but a systematic exploitation of everyday habits and vulnerabilities. Although this study has made some contributions, it also has limitations.

Overall, this study sheds light on victims' experiences in refund scams and reveals how scammers exploit psychological weaknesses and social conventions in their attacks. As refund scams continue to evolve, there is an urgent need for multi-layered technological, psychological, and institutional interventions to protect consumers and create safer online environments.

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