
Reality Counseling Approach to Increasing Career Woman Awareness (Case Study Love Scam)

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Abstract

Globalization can influence changes in the lives of generations and change civilization from the real world to the virtual world. Technology movement has become a primary need at every age, from early childhood to the elderly. Needs increase materially, and conditions of need become higher with a standard income of UMR or below UMR. This research aims to increase career women's understanding of the functions and benefits of digital transformation. Research methodology with a qualitative approach to case study design. Research location in Cirebon. The research subjects consisted of 3 clients with indicators that love scam victims experienced levels of psychological loss, namely trauma and financial loss—client identity Career women aged 30 years, 32 years, and 34 years. Secondary subjects include 1 legal expert, 1 entrepreneur or economist, and 1 counselor. Data collection techniques using longitudinal observations and interviews. Data analysis technique with source triangulation. The research results found that counseling activities for love scam clients/victims resulted in psychological trauma and financial losses. Clients feel aware after 21 days of emotional approaches built through social media accounts or WhatsApp. The characteristics of a love scam are that the target is a career woman with a steady income, and the perpetrator builds a romantic relationship with the plan of marrying the client and taking property and temporary love by showing a fake identity. Clients feel hypnotized by false promises and romantic words of love with the perpetrator.

Keywords: *Career Woman, Love Scam, Reality Counseling.*

A. Introduction

The sophistication of technology and the speed of internet networks have encouraged cyber love relationships, which have become a phenomenon or trend among professional groups, including in Malaysia. When there are many sesawang pages providing services for finding a soul mate online, this is a catalyst for Love Scam perpetrators. (ALAVI, SOOED, & BAKAR, 2018). A love scam or romance scam is a fraud in which the perpetrator manipulates the victim by pretending to be in a romantic relationship to obtain money, personal information, or other benefits from the victim. Fraudsters in love scams usually approach victims via social media, dating apps, or email, then gradually build trust and emotional closeness before committing the fraud. The characteristics of a love scam are fake profiles. The perpetrator uses a fake identity, including a fictitious name, photo and background, to attract the victim's attention. The photos used are often taken from other people's accounts or from the internet.

Fake Declarations of Love express feelings in seconds, minutes, and hours. Love or commitment to the victim is the beginning of building communication rapport to create an

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emotional bond with the victim. The perpetrator avoids face-to-face meetings and video calls. Perpetrators often avoid physical encounters for reasons such as living abroad, military duty, or work that makes them difficult to reach. Romance fraud syndicates via cyber websites mainly cost African citizens millions of Malaysian ringgit.

Statistics by the Department of Commercial Crime Investigation (JSJK) of the Malaysian Police (PDRM) Bukit Aman reported that a sudden increase in losses to victims of Love Scam fraud was as much as RM40.9 million in 2012; as much as RM80.3 million (2013); RM816 million (2014); and RM1.09 billion (2015). The Utusan Online newspaper report on March 12, 2016, with the headline Love Scam Continues to 'Running' involved as many as 407 victims with losses of RM19.2 million within 70 days. Cyber page love fraud was reported to occur most frequently in Selangor (122 women), followed by Kuala Lumpur (54 women) with a total loss of RM4.9 million. Meanwhile, The Straits Times Singapore report on March 27, 2016, cited the results of a study funded by Telenor Group (a multinational telecommunications company (ALAVI et al., 2018).

Demand for Money After building trust, the perpetrator usually asks for money. These requests are often made for seemingly urgent reasons, such as emergencies, medical needs, financial problems, or to pay for travel to meet the victim. Stories that are too good to be true Perpetrators usually create a narrative as a successful entrepreneur, a false claim that is difficult for common sense to accept, such as military members or other prestigious professions who often travel abroad. The perpetrator convinces the emotional victim of an established job situation. Career women who experience Love Scamming Disappointment will feel unable to do something and find it difficult to interact with the people around them. (Pokhrel, 2024)

Make Victims Feel Guilty or Depressed Fraudsters often use emotional manipulation to make victims feel guilty if they do not want to help or send money. They may say that they are entirely dependent on the victim or that their relationship will end without financial support. Requests for Privacy Perpetrators often ask victims to keep their relationships or requests for money a secret because they want to maintain privacy or are afraid of getting into trouble if other people find out. "This is the concept of romance fraud. Part of a form of social engineering, fraudsters target individuals looking for friendship or romance, whom they then manipulate. The goal is to get money or other services,"

Agent Harding said that in 2021, he received data on losses due to internet fraud reaching USD 7 billion or approximately IDR 106 trillion (with an exchange rate of USD 1 equaling IDR 15,200 on Friday, 17 February 2023) worldwide. Meanwhile, losses due to fraud related to romance reached USD 956 million or approximately IDR 14 trillion (with an exchange rate of USD 1 equal to IDR 15,200 on Friday, 17 February 2023). This means that losses due to romance-related fraud reached 13 percent of the total online losses.

Love Scam Stages, Introduction Stage. The perpetrator contacts the victim via a dating application or social media with a fake profile. They start with a light conversation, trying to get the victim's attention. **Trust Building Stage.** After getting to know each other, the perpetrator slowly builds emotional closeness with the victim. They use intense conversation, compliments, and declarations of love to attract the victim's attention and make them feel special. In the **Request for Help stage**, the victim already feels emotionally attached, and the perpetrator begins to ask for financial assistance for various reasons, such as a medical emergency, business problem, or other urgent need. **Squeeze or Lose Stage.**

The victim no longer wants to send money, the perpetrator may threaten to share personal information or abruptly end the relationship, causing the victim to feel lost or emotionally hurt. **How to Avoid Love Scam Identity Verification:** Always verify information provided by people you have just met online. Use a reverse image search online to check if the photo they used was taken from another source or related to a different person.

Be Wary of Money Requests. Never send money to someone you have never met in person, no matter how urgent or emotional their request. Do not Rush into an Online Relationship. This could be a warning sign if someone quickly confesses their love or wants a serious relationship after just a few interactions online. Watch Out for Inconsistent Details. Watch for inconsistent stories or evasive answers when asked about their background, occupation, or location. Report Suspicious Activity. If you suspect someone is involved in a love scam, report the account to the social media platform or dating application used. In addition, report to the competent authorities if fraud has occurred.

Immediately stop communicating with the perpetrator once you become aware of the fraud. Save Evidence: Save all messages, emails, and evidence of communication that occurred as evidence in case you need to report it to the authorities or social media platforms. Report to Authorities. Report cases of fraud to the police or local consumer protection agency. Many countries have special units that deal with cybercrime, including love scams. Notify Social Media Platforms Report fake profiles used by scammers to the social media platforms or dating apps involved to prevent them from defrauding others.

Get Emotional Support If the emotional impact of fraud occurs, consider seeking support from family, friends, or a counselor. Emotional deception like this can be very painful, and it is important to get support to recover. Love scams are a severe fraud that exploits a person's emotions and trust for financial gain. By increasing vigilance, verifying information received, and avoiding requests for money from people you have just met online, a person can protect themselves from becoming a victim of a love scam. If you have become a victim, immediately report the fraud. Based on the problem, the problem can be formulated as follows. Can love scams harm career women in Indonesia? why are love scams not realized by Indonesian women?

B. Methods

This study employs a qualitative approach with a single-case study design, focusing on the experiences of love scam victims in Cirebon. A case study approach is chosen to deeply explore this phenomenon in a real-world context, emphasizing the psychological and financial impact experienced by the victims and their recovery strategies through reality counseling. The primary subjects of the study are three career women aged 30, 32, and 34 who have suffered from emotional trauma and financial losses due to love scams. Secondary subjects include a legal expert, an entrepreneur or economist, and a counselor, each providing different perspectives in understanding and addressing these cases.

The research follows a systematic procedure consisting of several stages. The initial stage involves research preparation, including determining the study location, recruiting participants, and developing interview and observation guidelines. The data collection phase involves longitudinal observation of the victims' psychological and social conditions and in-depth interviews to understand their experiences. Interviews are also conducted with secondary subjects to gain insights into the legal, financial, and psychological impacts. Once data is gathered, source triangulation analysis is performed to compare different perspectives and ensure the validity of the findings. The final stage involves compiling a comprehensive report that presents key findings and recommendations for handling love scam cases.

The data collection techniques in this study rely on three primary methods: longitudinal observation, in-depth interviews, and documentation. Observation is conducted to track the victims' psychological and social changes over time, particularly during counseling sessions. In-depth interviews aim to uncover the victims' experiences and gather insights from secondary subjects on legal, financial, and psychological aspects. Additionally, financial transaction

records, counseling reports, and legal documents are collected as supporting evidence to analyze the impact suffered by the victims.

The collected data is analyzed using source triangulation to enhance the study's validity and objectivity. The analysis begins with data coding, categorizing information into psychological impact, financial loss, and recovery strategies. Subsequently, triangulation is performed by comparing the victims' interview responses with insights from legal, economic, and psychological experts to develop a more comprehensive understanding. Thematic analysis is then applied to identify patterns in the data, followed by interpretation and conclusions. Through this methodology, the study aims to provide an in-depth understanding of love scam victims' experiences and assess the effectiveness of reality counseling in their psychological and financial recovery.

C. Findings and Discussion

Social media is an interactive digital technology people use for various things, such as exchanging information, giving opinions, and generating income. Various types of social media are well-known and frequently used, such as Facebook, Twitter, Instagram, Pinterest, TikTok, Whatsapp, TripAdvisor, LinkedIn and various other types. All of these social media have their functions; for example, Facebook is a platform to connect with other individuals and can help make things easier. YouTube is also a platform used to watch, make references, and analyze articles in the form of video shows (Generation, Of, Use, To, & Fraud, 2024).

The progress of science and technology was not yet what it is now, so counseling problems were considered less severe when services took place via the Internet and were not considered important. Researchers reviewed the gaps among teenagers, which impact emotional symptoms that are influenced by the role and technology that has developed rapidly (Nakhma'ussolikah, 2017). In such cases, the victim is given treatment with a reality counseling approach to increase self-awareness regarding errors in fictional thinking. The reality counseling approach helps clients increase self-awareness and understand the role of fake love from the perpetrator. The three clients concluded that the 30-year-old client experienced fraud amounting to 7,000,000-00 on the grounds of sending a package from America and buying luxury goods and tickets. The voucher was worth 50 USD, and the sender of the package asked for a remittance of 7 million by forcing the victim to transfer it to the destination account immediately. The 32-year-old client experienced psychological losses, namely the belief in true love with the hope that they could live together, which was unrealistic; because of the victim's financial condition, the perpetrator asked for a transfer of 200,000 without any reason. At the beginning of the communication, the victim asked for help to request money from the victim for the price of a plane ticket from Maluku to West Java, and the victim refused because he could not afford it. In a 34-year-old client, the victim is still single and hopes to find a classy partner. The victim married the perpetrator by manipulating him to become a successful businessman. After 1 month of marriage, the victim felt suspicious, and the perpetrator took some of the victim's assets to escape. The victim's psychological and financial losses were approximately 35,000,000-00. Based on these three cases, it can be found that social media communication has changed into a moral crisis and a void in self-identity.

Significant risks are associated with social media use. Cyberbullying, unhealthy social comparisons, anxiety, and depression are some of the problems often associated with social media use (Aziz & Zakir, 2022). Love scams can cause severe psychological impacts on victims, mainly because these scams exploit a person's feelings and beliefs. Fraudsters in love scams often make victims feel emotionally attached before defrauding them financially and emotionally, so the psychological impact can be profound. The following are some of the psychological impacts commonly experienced by love scam victims. Shame and Guilt

Reality counseling views Reality therapy does not say that the individual's behavior is abnormal. The concept of behavior, according to reality counseling, is that students are expected to be able to behave appropriately by life norms (Akhsania, 2018). Victims of love scams feel embarrassed in the social environment, mainly because love scams involve aspects of romantic relationships, which are personal and emotional. You feel guilty about yourself for not realizing the signs of fraud earlier or for sending money to the perpetrator.

Clients who have experienced disappointment from love scam cases experience social disturbances such as difficulty trusting people around them because they have a high sense of worry—internal situations such as disruption in romantic relationships, friendships, or family. The trauma of this emotional betrayal can make the victim more suspicious or afraid of opening up to new people. Loss of self-confidence: Victims may also experience a decrease in self-confidence because they feel they have misjudged someone's character or were not alert enough. Love scams often involve relationships that appear intimate and loving. When victims realize that it was all manipulation, they can feel deeply disappointed, hurt, and betrayed. This can cause severe emotional trauma.

The majority of victims experience psychological disorders such as depression and anxiety after being cheated on, especially if they feel lonely, have lost hope in love, or are afraid of experiencing similar incidents in the future. Feeling insecure in the digital world means that victims may feel digitally threatened, especially if the perpetrator still has the victim's personal information or photos. Communication with family, close friends, or fraud victim support groups can be constructive. Support from people who care and understand the victim's situation can speed up emotional recovery. Contacting a therapist or professional counselor can help victims overcome the emotional trauma that arises from love scams.

Therapy such as Cognitive Behavioral Therapy (CBT) can help victims deal with guilt, loss of trust, and emotional trauma. Victims need to understand that love scams are highly structured scams and that anyone can become a victim. Weakness or lack of intelligence on the part of the victim, but instead because the perpetrator is manipulative and an expert in exploitation. Reporting love scam cases to the authorities and the social platforms used by the perpetrators can help victims feel that they are taking real steps. Victims do not feel brave enough to announce on social media their immoral and unethical treatment because they are worried about cyberbullying.

The psychological impact of a love scam can be very damaging, including shame, loss of trust, emotional trauma, and even social isolation. Recovery from this kind of fraud requires time and support from social and professional circles. Victims need to be given space to process their feelings and rebuild self-confidence and a positive outlook on future relationships. 21st century, where various information is easily obtained by everyone in all corners of the world without exception. Society in the 21st century realizes the importance of preparing a young generation who is creative, flexible, able to think critically, can make the right decisions, and is skilled at solving problems (Sani, (Khairuddin, 2022)

Depression is a recurring period of sadness revealed that depression is a period of sadness from time to time, followed by difficulty concentrating and loss of interest in various things (Erika Prima Yola & Pranungsari, 2023). Reality counseling is a counseling approach that views the realization of an individual's development based on fulfilling the 3 R principles, which consist of Right, Responsibility, and Reality. According to Latipun (2011), reality counseling is an approach based on the assumption that there are psychological needs in an individual's life, where the need in this life is self-identity. This reality counseling approach is when an individual can achieve a successful identity. Achieving this successful identity begins with cultivating a sense of responsibility and satisfying personal needs.

To increase positive attitudes among career women in Indonesia, education and understanding of the meaning of character need to be increased. Character education continues to be developed within the framework of the national education system as a normative reference, formulated in a holistic (holistic) framework (Kardinus, Akbar, 2022). Neglecting psychological aspects in conditions of emotional anxiety can affect various other aspects of life, such as financial conditions. The impact of financial losses from love scams can be significant and cause victims various economic and social problems. In many cases, victims lose significant amounts of money that are difficult or even impossible to recover. Additionally, these financial impacts are often compounded by the psychological effects described previously.

Large money transfers: Victims often send large amounts of money to perpetrators because they feel they want to help a partner they trust. Requests for money are usually disguised as help for medical expenses, business matters, or travel tickets. In some cases, victims even send their life savings or sell assets to help the perpetrator.

Providing misused personal data: Love scam fraudsters often ask for personal data or financial information such as bank account numbers, credit cards, or access to the victim's online accounts. This data can be used to commit fraud or steal more money from the victim. **Taking out loans or credit:** Many love scam victims are forced to take out loans or use credit cards to fulfill the perpetrator's requests. This can result in victims being trapped in debt they cannot pay. The accumulated debt from loans taken can last for years, leaving the victim in a terrible financial condition. Teenagers often face high levels of stress and anxiety in everyday life. Anxiety that is not handled correctly can hurt the emotional and psychological well-being of teenagers (Teenagers & Media, 2023). Character education is one step in instilling character to build a strong foundation for the nation's successors (Rizai, 2022).

Withdrawing money from investments or retirement savings: Some victims withdrew money from their long-term investments or retirement savings, which disrupted their future financial planning, especially for those approaching retirement age. **Disruption to financial planning:** Losing large amounts of money due to a love scam can disrupt long-term financial plans, such as saving for children's education, buying a house, or retirement. This can cause victims to change their lifestyle or drastically delay achieving important financial goals. **Difficulty meeting basic needs:** In severe cases, victims may have difficulty meeting basic needs such as paying rent, utility bills, or purchasing daily necessities, mainly if most of their financial resources have been used to fulfill the perpetrator's demands.

The emotional experience of depressive individuals is usually limited to negative emotions, which are often described as sadness, loss of hope, misery, and loss of joy. Individuals in a state of depressed mood show a great loss of energy and interest, difficulty concentrating, and changes in activity, cognitive, verbal, sleep rhythms, and other biological rhythms (Erika Prima Yola & Pranungsari, 2023). Love scams result in relatively large losses; victims experience this if they follow up on reporting to the authorities. As for the psychological healing process, it can cause mental health problems, insomnia, difficulty concentrating, and high anxiety. To resolve psychological problems, victims need to be given counseling services with a realistic approach using R1, R2, and R3 techniques.

The reality approach emphasizes awareness of current behavior. The reality approach also does not rely on understanding to change attitudes but emphasizes that changes in attitudes follow changes in behavior (Akhsania, 2018). Although it is often difficult to regain lost money, some victims seek help laws to protect themselves from further repercussions. Costs of counseling or therapy Apart from the direct financial impact, the victim experiences psychological impacts that require counseling or therapy. Love scams cause the victim to owe debts to other parties and lose personal identity. Unawareness in dealing with situations on social media causes a decrease in self-esteem. The essence of healthy human existence consists of 3

factors: Spirituality, Freedom, and Responsibility. Logotherapy is built on three basic assumptions that influence each other, namely: Freedom of will (freedom of attitude and will), Will to Meaning (will to live a meaningful life), and Meaning of Life (meaning of life). (Ussolikhah, 2023).

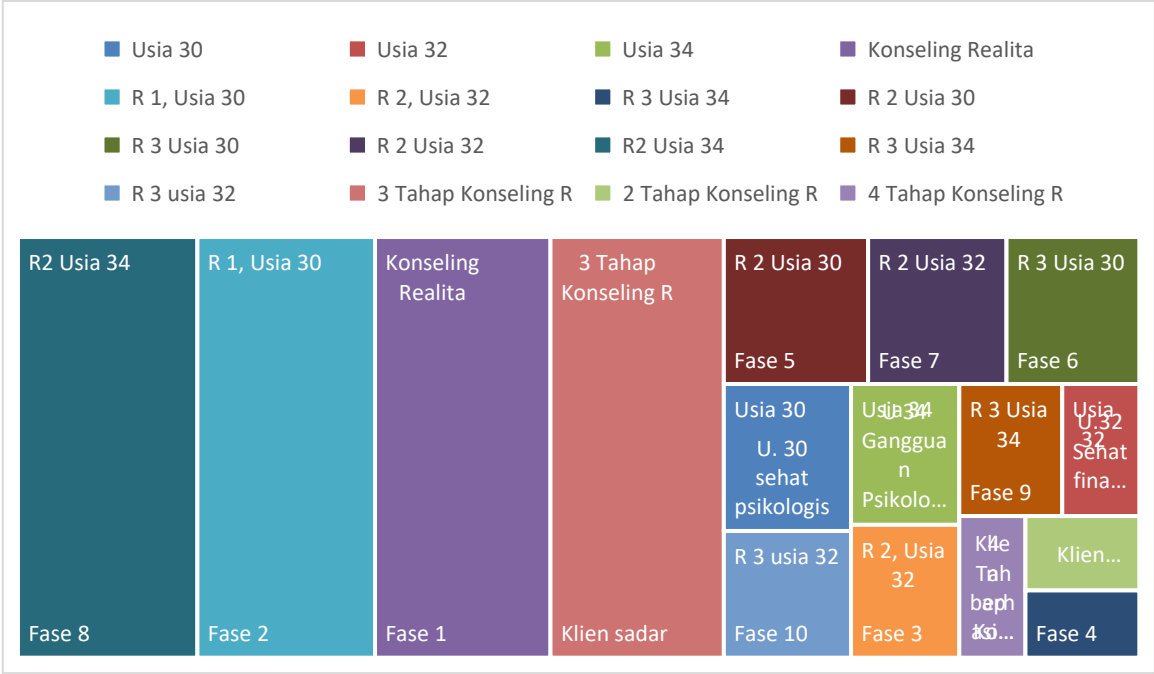


Figure 1. Case study Career Woman

Figure 1: Case Study Career Woman presents a data visualization using a treemap chart to illustrate various aspects of the love scam cases experienced by career women. Different colors are used to categorize research subjects, including victims aged 30, 32, and 34 years, and additional respondents such as R1, R2, and R3, who likely consist of legal experts, economists, and counselors. In addition, the chart categorizes stages of reality counseling and psychological and financial recovery phases. The legend at the top aids in interpreting the data, showing how each element is interconnected in the victims' recovery process.

This study highlights that love scam victims experience psychological and financial impacts, analyzed across different phases. Each box in the treemap represents a distinct phase of the victims' recovery, ranging from psychological distress to mental well-being, as well as from financial loss to economic recovery. Key phrases in the chart include Reality Counseling, which plays a central role in intervention, and Three Stages of Counseling R, which helps victims recognize their situation and begin healing. Other phases indicate the psychological progression of the victims, with some suffering from psychological disturbances while others achieve psychological stability after undergoing counseling.

Beyond psychological aspects, financial consequences are also a significant concern in this case study. The chart highlights the victims' struggle to regain financial stability, with some eventually reaching the financially stable phase. This recovery process depends on psychological support and involves intervention from economic and legal experts, who provide insights on how victims can cope with and recover from their financial losses. Thus, a multidisciplinary approach is applied in this study, ensuring that victims receive comprehensive support throughout their recovery.

This case study emphasizes the importance of reality counseling as a key strategy in helping love scam victims recover. The treemap visualization suggests that each individual follows a unique recovery path, depending on their psychological and financial conditions and the interventions they receive. Victims can progress toward a more stable recovery by integrating psychological, economic, and legal approaches. This study reinforces that addressing love scam cases requires a holistic approach, focusing on emotional support and assisting victims in managing and recovering their financial situation.

Case Studi Love Scam Career Woman						
Age 30	Stem 1	Age 30 psychological health	22			
Age 32	Stem 1	Age 32 Financial health	12			
Age 34	Stem 1	Age 34 Psychological and Financial Disorders	18			
Konseling Realita	Stem 2	Fase 1	87			
R 1, Age 30	Stem 2	Fase 2	88			
R 2, Age 32	Stem 2	Fase 3	17			
R 3 Age 34	Stem 2	Fase 4	9			
R 2 Age 30	Stem 3	Fase 5	25			
R 3 Age 30	Stem 3	Fase 6	23			
R 2 Age 32	Stem 4	Fase 7	24			
R2 Age 34	Stem 4	Fase 8	89			
R 3 Age 34	Stem 5	Fase 9	16			
R 3 Age 32	Stem 5	Fase 10	19			
3 counseling stage R	Stem 6	The client is aware	86			
2 counseling stage R	Stem 6	Client admits error	10			
4 counseling stage R	Stem 6	Clients succeed in understanding themselves	11			

Counselors provide treatment related to client problems with 10 phases. In the first and third phases, counseling services with a realistic approach are provided to clients aged 30. From the three stages of counseling, counselors can increase self-awareness of love scam situations, and clients feel careless about responses on social media accounts with unknown accounts. Phase four - phase six, the counselor provides services to a 32-year-old client with the client's level of consciousness still regular, but the client is emotionally hypnotized so that the client's data and privacy are recorded clearly by the perpetrator; the client feels an identity crisis. In such conditions, the client feels regret for giving up the opportunity to communicate on social media, and the client realizes the importance of personal privacy. In the final stage, the counselor provides counseling services at the age of 34 years in the seventh – tenth phase, with losses reaching 35,000,000 and psychological trauma and confusion in personal identity. In such conditions, the client gives an adverse reaction and mental crisis. The client feels deceived by an account from an unknown IG, so the client isolates himself from social situations and social media, removing his status, personal photos, and other activities. Conflict occurs when communication is formed. Perceptions that cannot be seen with the true value of truth can manipulate the value of truth to be false. Reality counseling is a form of therapy that is oriented towards current behavior, and it is a rational process.

Social attitudes are formed wisely based on aspects of an individual's social and personal development well. Toxic people in the surrounding environment can disturb a person or group in a particular environment (Nakhma'Ussolikhah, Kurniawan, et al., 2023). Cases related to misuse of social media and wrongly expressing oneself and thoughts through social media. First, seven members of a fraud syndicate using social media were arrested by the Bandung Police Criminal Investigation Unit team. The fraud mode involves getting acquainted using fake accounts and photos on social media. The average victim is female (Suprihatin, 2021). Based on this case, career women in Indonesia have become victims of contamination of their identity and even criminal acts. Digital literacy is necessary to prevent criminal acts by making security more private and difficult to detect. To increase security on social media, account creators need to be careful when confirming friendships and need to delete unknown accounts as a precautionary measure. Counseling or reality therapy is a system that focuses on current behavior. The counselor functions as a teacher and model and confronts the client in ways that can help the client face reality and meet basic needs without harming himself or others. The essence of reality counseling is the acceptance of personal responsibility, which is equated with mental health.

D. Conclusion

Love scams can harm career women in Indonesia aged 22 – 38 years—productive in working and looking for a life partner for the future. Love scam group perpetrators convince victims to believe virtual relationships can be realized together with built commitment. Romantic relationships with this mode of fraud can harm the client's privacy and identity through defamation, psychological trauma, and financial losses felt by love scam victims. The unconsciousness of career women in Indonesia during the love scam phase is caused by being in a troubled mood or not having the right life partner, lack of attention and affection from their partner, and receiving inhumane treatment, so career women in Indonesia prioritize emotional expression, with negative feelings. Finding a fake figure from a love scam becomes an opportunity for the perpetrator to exploit the victim's downturn.

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