

LANGUAGE AND SCAMMERS: PERSUASIVE STRATEGIES IN SCAM WHATSAPP PLATFORMS

Opeyemi Emmanuel Olawe

Department of English, Faculty of Arts, University of Ibadan, Ibadan, Nigeria

ORCID ID- 0000-0002-1434-1944 (Olaweopeyemi@gmail.com)

Abstract

The domain of internet scams is increasing on daily basis with technological advancement. As a result, the breadth and mode of operation of internet scams necessitate constant and ongoing research. In a recent development, WhatsApp, one of the popular social networking sites, has become commonplace for scammers to harvest potential victims. This study, therefore, provides an in-depth case study on the linguistic techniques deployed to entice, convince and persuade victims in successful WhatsApp platform scams. 400 messages which were purposively collected from four successful scam WhatsApp platforms between 2020 and 2021 were used for the study. Guided by the deceptive techniques of Dyrud (2005) and Manson (2011), seven persuasive elements were identified out of which sharing testimonies ranked highest because it allows the scammers to establish trust by providing proof of credibility, showcasing exclusive benefits and soliciting victims to try the scam. These strategies enable scammers to mask their deceptive intentions while exploiting the weakness of people, especially in the face of unfavourable economic conditions. Therefore, individuals must have an adequate understanding of these strategies to prevent or reduce chances of falling victim to the scam.

Keywords: Language, Persuasive Strategies, Scammers, WhatsApp Platform Scam

Introduction

The act of fraud practices has been in existence in Nigeria for more than a decade; however, it was only recently that internet scams had received more attention, thanks to the use of information technologies. In the 1900s, before the advent of technology, the financial fraudsters popularly known as 419 were the usual practice where unsuspected foreigners and Nigerians were defrauded using fax machines. However, with the coming and accessibility of the internet system, the vast majority of the Nigerian youths have taken to the illicit act of using internet services to defraud people.

To many youths in Nigeria, the internet scam has become a legitimate and valid source of income. Ranking second in countries with romance scams in 2021, Nigeria has accounted for 1129 reports of scams with a total amount of \$16.8 million lost to Nigerian dating sites (SaharaReporter, September 07, 2021). An FBI special agent, Michael Nail asserted that the internet scam has become a "modern-day bank robbery" because one can be at home and rob a bank with just a laptop (The Guardian, 28th January 2017). With internet facilities, victims, both within and outside Nigeria may never encounter such tactics of scamming until they are eventually scammed because they are mostly unaware of the exact modus operandi of scammers (Edwards, Peersman and Rashid, 2017)

It is, however worthy of note that the domain of internet scams is increasing on daily basis with technological advancement. As a result, the breadth and mode of operation of internet scams necessitate constant and ongoing research. In a recent development, WhatsApp, one of the popular social networking sites, has become commonplace for scammers to harvest potential victims, especially within Nigeria. Scammers seize the opportunities offered by WhatsApp platforms to create and share contents which are targeted to scan people.

The report of Consumers International (2019) ranks WhatsApp as the highest medium through which scams are propagated and identifies schemes used by scammers to include *Cryptocurrency* (fake advertisements, news articles or messages tempt consumers into investing in cryptocurrency, such as bitcoin. Consumers lose their investment, have their details stolen, or both), *Clickbait Scam* (social media posts with 'exciting celebrity news' encourage consumers to click on links or hidden URLs. These lead to an external site which downloads malware to the victim's computer), *Cash Grabs* (a fraudster hacks into someone's social media account, then sends messages to their friends claiming to be in desperate need of help and asking them to send them money. For example, in the 'stranded traveller' scam, a 'friend' on holiday has had their wallet stolen and needs money to get home) and *Membership Scams* (a consumer is invited to join a fake group or fan page and is required to share personal details, send premium text messages or pay for membership).

For this study, the major focus is on WhatsApp Membership scams referred to in this study as scam WhatsApp platforms. This study is concerned with the language properties employed by scammers in the domain of WhatsApp platforms to convince and persuade potential victims (group participants) into believing the scam.

Scam WhatsApp Platforms

WhatsApp is a type of social media that can be accessed on mobile phones and personal computers. With the popularity of mobile phones, WhatsApp has become a popular social media because it is easily accessible to the vast majority of people in Nigeria. One of the major advantages of WhatsApp over other apps/sites is its group-based communication and cost-effectiveness (Osiaku, 2020). WhatsApp platform is now a common feature for WhatsApp users who want to keep members connected at all times. It could be for communication purposes, friendship, teaching, or holding meetings among others.

Every WhatsApp platform is created for a specific purpose and a specific group of people. Members belong to a group based on common goals, interests and shared aims and objectives (Baishya & Maheshwari, 2020). Mostly, every student has a WhatsApp platform for their batches, classes and department; most organizations, associations, firms, and other sub-groups have WhatsApp platforms for members and staff where all of them are connected. Although the maximum number of people in one group cannot be more than 256 members, it has provided a channel and avenue for group connection and communication both synchronously and asynchronously. This does not only ease communication but also makes it faster and cheaper.

Just as WhatsApp platforms are created for different purposes, scammers create WhatsApp platforms with the underground motive to defraud group members. Hackers and scammers seize the opportunity created by WhatsApp platform to harvest victims. WhatsApp group create a channel for fraudsters to gather a large number of people and share business information which is overtly meant to benefit members but covertly to scam them.

The groups are always created for different scam purposes. A victim is invited to join a fake group and is required to share personal details, pay for membership or send money to designated accounts with the promise to make double the amount. The common scam schemes in Fake WhatsApp groups in Nigeria are sports bet correct predictions and cryptocurrency investment. In sports bet correct predictions WhatsApp groups, perfect match scores of various sports matches are forecast and sold to interested buyers at different price rates depending on the odds of the games. Interested participants are assured of certain winning and encouraged to stake a huge amount to maximize their winning. Cryptocurrency investment WhatsApp groups on the other hand are investing a certain amount of money and getting double the amount within two hours of registration. The scams claim to trade with

cryptocurrency such as bitcoin and made a triple gain of the amount invested within two hours. For instance, if you pay fifty thousand naira (N50, 000), you will be credited the sum of one hundred thousand (N100, 000) within two hours of payment. There is usually a minimum amount of money that one can start with which varies from one investment platform to another. However, the least is often ten thousand naira (N10, 000) and above. In this study, a scam scheme is used to represent both correct sports bet predictions and cryptocurrency investment.

Scammers share photos, documents and messages on the platforms to convince members that the scam is real with the hope that, no matter how small, there will be members that will take the bait. Because these groups are often replicas of authentic ones, it is often very difficult for one to dictate they are scammers until eventually being scammed. The question is, what are the linguistic devices employed by scammers to persuade members? This is necessary as many people are scammed on daily basis on these platforms. If these strategies are known, then, one can differentiate between a scam platform and a genuine one and know how to avoid them. This study in general provides an in-depth case study of the linguistic techniques found in a successful WhatsApp platform scam to entice, convince and persuade victims

Structure and Process of Scamming in WhatsApp Platforms

A preliminary survey was conducted at the start of this study whereby interviews were conducted with twenty victims scammed on WhatsApp platforms to gain insights into the operations of scamming on WhatsApp platforms. The responses provided revealed useful information that aided the understanding of this crime. Based on the information gotten, WhatsApp platform scamming operates in some kind of interactive pattern which is vividly presented in the figure below

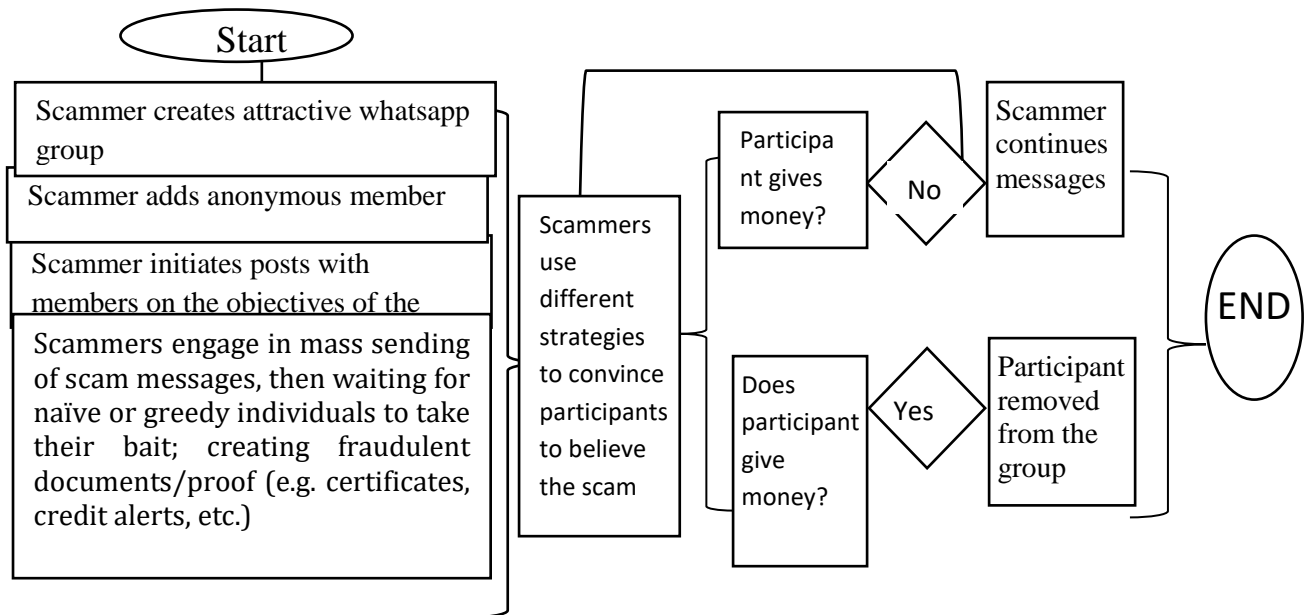


Figure 1: WhatsApp Platform scam process

The scamming process starts with the creation of an attractive WhatsApp platform. This group is often given a name based on the purpose of the group. Photographs of socially desirable men and women are posted and used as display pictures (DP). Individuals with responsible and good looking posture often commended and display some level of affluence are used. Individuals in the pictures could be in a pouch office, cruising in a plane or yacht, dressed in suits, cooperating and looking confident. These pictures are mostly stolen from the internet. To complement the pictures, names and titles that could generate trust are used. These include **Pastor James**, **Rev Agnes**, and **Mr George** among others. These are all to give the impression that the group is genuine.

After the desired group has been created, the scammers would add various people to the group. Since WhatsApp doesn't seek or confirm the consent of participants before being added to a group, it becomes easier for scammers to add participants randomly from different cities, religions and cultures. Phone numbers of people are selected from various sources and arbitrarily added to the scam group. In this process, the group administrator (admin) who is the prime scammer adds the accomplices of the scam. The accomplices act as regular participants and are used to convince the potential victims about the credibility of the platforms. In this study, potential victims

and victims are used simultaneously because every participant in the group apart from the cohorts of scammers could become victims

Upon meeting the curiosity of the participants to know what the group is meant for or why they are added to the group, scammers engage participants with posts to give them an insight into the purposes of the group. The purpose given is often for the greater benefit of participants. It is often intended to enhance the financial status of members through correct sports bet predictions and cryptocurrency investment. While people, who are not convinced enough, smell scams or are experienced will exit the group immediately and sporadically, some who are skeptical about the scam scheme, as well as others who are lassie fair, would decide to tag along and see the turn it would take.

Upon getting the attention of the remaining participants, the scammer would continue to engage in mass sending of scam messages, documents and photos that are meant to convince the participants, and then wait for naïve or greedy individuals to take their bait. In this case, it is often very difficult to differentiate between neutral group members and the cohorts of scammers. The scam alliances will then continue to indulge participants with scam content to show that the scheme is genuine and profitable. Most times, the group administrator would encourage group members who are interested in the scam to privately chat with him. In some situations, the group administrator chats with individual members to convince them. This allows the scammers the freedom and time to 'groom' their victims.

During these periods, scammers use different strategies to persuade and convince participants to give the scam scheme a trial. This could take hours, days, weeks, months or even years during which, scammers used various means to establish trust and credibility in their targets. Some victims might fall immediately and some who do not have enough cash at the moment or are in expectant of money would promise a date to pay and chat with the administrator when ready.

One fact that was revealed while examining the data is that the grammatical construction, especially spelling and punctuation of the scammers is poor. Similarly, it was found that the same message and posts (screenshots of credit alerts, winning tickets, cars and houses) are repeated and duplicated across the sampled scam platforms. It appears the scammers follow the same routine and format in persuading their victims. This enables the scammers to send multiple messages within a limited time frame. For instance, the scammers could send six messages containing two hundred words each in less than a minute. This shows that the messages are already typed and what

scammers do are copy and paste. Since sharing testimonies is an important strategy that enables the scammers to establish trust, the scammers change their names and phone numbers frequently in the group which allows the same person to send messages as if it was from different testifiers. Also, the same testimonies are often shared by different testifiers

Once the scammer can receive any amount of money from the victim, the scammer would cut all means of interaction. They are immediately removed from the group and continue the grooming of others left in the group. It is only when victims could not receive the money or promised value at the agreed time that the victim realizes that he has been duped. Before victims can cry for help, they no longer have access to the group and blocked by the group administrator

Chatting privately with the group administrator in the course of the transaction makes it easy to silently remove a victim from the group without others noticing. Once victims are removed from the group, they lost the means of communicating or crying to other group members for help. Also, since the groups are all filled with anonymous people who don't have prior ideas about one another, the victim is silently duped and only known to him.

The scammers do frequently when the majority of the members of the group have been sampled and the remaining are non-responsive, they initiate another massive addition of a new set of potential victims into the group and they follow the same scamming process

Related Studies

Previous work on persuasive strategies on scam messages has mainly focused on emails, romance scams, and phishing among others. Regarding scam emails, Naksawat, Akkakoson and Loi (2016) analysed a corpus of 50 Nigerian 419 scam e-mails through a textual analysis to examine language aspects in terms of persuasion strategies fraudsters used as a compelling force to achieve their communicative purposes of lures and deceptions. The study revealed two major types of deceptive techniques which are used in combination, namely framing-rhetoric triggers, disguised as the traditional genre of electronic communications and human weakness-exploiting triggers, intended as incitement of recipients' emotions.

Annadorai, Krish, Shaari and Kamaluddin (2018) come to similar conclusions in their investigation of the persuasive strategies and linguistic features used in online dating romance scams. They base their analysis on computer-mediated theories and persuasive strategies. By using these theories,

it was revealed that the scammers present desirable characteristics of themselves while utilizing the avenues available on social media to uncover the weaknesses of the victims, and employ suitable strategies together with a variety of persuasive words to play with the victims' emotions.

Taiwo (2012) examines Discursive Manipulation Strategies in Virtual Scams in Global Contexts. A critical study of international virtual scam emails over a period of time shows that these scammers tend to improve on how they construct their messages as they rely on experiential knowledge of what they believe will appeal to their audience. The study revealed that recent scam emails use fewer pressure tactics, and writers present their identity as that of a non-confident, naïve, vulnerable, and ignorant persons, thereby increasing the discursive power of their addressees in the interaction. Similarly, using Herring's (2004) Computer-Mediated Discourse Analysis (CMDA), Chiluba, Chiluba and Ajiboye, (2022) studied discourse structure and functions of deceptive online messages. They identified the use of specific discourse/pragmatic strategies like socio-cultural greeting formulas, confidence building, self-identification, and other interest-sustaining strategies by the writers of scam emails.

Using the Pragma-dialectical approach to analyze Cyber Blackmail's Emails, Asfer and Bairmani (2021) identify the blackmailers' dialectical strategies and the pragmatic realization of these strategies in scam emails. Using fifty emails collected from 2014 to 2020 from some authentic websites and basing the analysis on the developed eclectic model, which is limited pragmatically to the SAT and other theories. The study concluded that blackmailers utilize persuasive strategies to convince and gain victims' compliance. These strategies are realized using various forms of speech acts with mainly two functions; threatening and requesting. Some persuasive strategies are realized in more than one utterance, in which the payment requested occurs in combination with other strategies.

While informative, these studies do not go further than the scope of persuasion that is used in scam emails and romance scams. Social media domains that are used for scamming have not been given much attention. In Nigeria, WhatsApp platform has become a major avenue to gather and send scam messages to a larger population of potential victims. Thus, there is a need to examine the significant language aspects that scammers apply to establish whether there is synergy between the strategies used in scam emails and WhatsApp platform. Hence, the need for this study.

Theoretical Orientation

Dyrud (2005) and Manson (2011) have identified seven persuasive elements which provide a good framework for understanding the effectiveness of the tactics often exploited by internet scammers. According to Annadorai et al (2018), these techniques by Dyrud (2005) and Manson (2011) are significantly relevant to examining, exploring and analysing the types of persuasive elements used in the messages of scammers through the digital medium in building an internet scam. Thus, the framework for the analysis of the persuasive strategies of scammers in this present study is the deceptive techniques identified by Dyrud (2005) and Manson (2011). These deceptive techniques include:

- a) Appealing to pity (*sympathy-generating messages*)
- b) Personalising the scam (*using the little knowledge about the victim to great effect*)
- c) Making the scam look legitimate (*creating legitimacy, trust and creditability*)
- d) Avarice/exploiting basic human desires and needs (*provoking an intuitive desire for possessing a lot of money*)
- e) Trust (*a feeling of confidence in the victim and a reciprocal agreement*)
- f) Asking victims to comply in several steps (*asking the victim to make small steps of compliance*)
- g) Making the scams look urgent and setting deadlines (*setting artificial deadlines and stressing the exigency of the situation*)

The analysis of this study is guided by these elements

Methodology

The data for the study comprises WhatsApp messages collected from four successful scam WhatsApp platforms between 2020 and 2021. The groups are selected based on victims' accounts of having been duped on the platforms. The selected groups are

- a) CBN Helping Hands Initiative Programme (CHIP) (Investment Platform)
- b) Sporty Bet Odds Africa (SOA) (correct match score predictions)
- c) Crowd1 Global Trade Investments Nigeria (CTI) (Bitcoin Investment group)
- d) Legit Arena Betting tips (LAB) (perfect sport score predictions)

The sampled platforms are representative of the popular scam schemes on WhatsApp platforms in Nigeria. The researcher sought the consent of the victims to use the posts and messages on the platforms for the study. 400

messages were purposively selected for analysis based on the similarity and commonality of the persuasion elements across the four sampled platforms (100 from each). The data collected was analysed both quantitatively and qualitatively. Quantitatively, the frequency of occurrence of each of the identified strategies of persuasion is rated in terms of percentage to determine the strategy that was mostly deployed in persuading the targets on scam WhatsApp platforms. To ensure reliability, three weeks after the analysis of data, all of the identified elements were correlated with 100 posts collected from two scam platforms (Forex Trading Investment and Boldings correct Score) that are not part of this study. In the qualitative aspect, the persuasive elements of Dyrud (2005) and Manson (2011) are deployed in the analysis. However, the study only uses a small number of samples from the corpus. The samples are indicative of the full dataset. PS represents a Persuasive Strategy

Results and Analysis

The study is concerned with unveiling the various strategies deployed by scammers to persuade potential victims into believing the scam schemes on WhatsApp platforms. Using the established framework, the study collected and analysed 400 messages sent to four scam WhatsApp platforms. Out of the seven persuasive elements of Dyrud (2005) and Manson (2011), two of the persuasive elements (appealing to pity Making the scams look urgent and setting deadlines) were not present in the sample corpus due to the structure and process of WhatsApp platform scam. These were removed. However, two persuasive elements emerged from the sample corpus. These are *establishing religiosity to mask the scam* and *showcasing special benefits exclusive to the victims*. These elements were then included in the study. In total, seven persuasion strategies are deployed by scammers in WhatsApp scams. This is presented in detail in table 1 below.

Persuasion Strategies	Freq	Percentage	Rank
Making the scam look legitimate	48	12%	3 rd
Asking victims to comply in small steps	32	8%	5 th
Sharing testimonies to establish trust	152	38%	1 st
Exploiting basic human desires and needs	44	11%	4 th
Establishing Religiosity to Mask the Scam	24	6%	6 th
Showcasing special benefits exclusive for the victims	44	11%	4 th
Using shared knowledge to personalize the scam	56	14%	2 nd
Total	400	100%	

Table I shows the most common persuasive strategies used by scammers on scam WhatsApp platforms. The table shows that *sharing testimonies to establish trust* has the highest frequency and percentage with 152 and 35%. The second and third are *using shared knowledge to personalize the scam* and *making the scam look legitimate* occurring 56 times (14%) and 48 times (12%) respectively. *Exploiting basic human desires and needs* and *Showcasing special benefits exclusive to the victims* ranks fourth with both occurring 44 times (11%). The fifth is *asking victims to comply in small steps* rank occurring 32 times with 8% while the least among the persuasive strategies was *establishing religiosity to mask the scam*, ranking sixth with 24 and 6% frequency and percentage respectively. These identified persuasive strategies are exemplified below, using a small number of samples from the corpus to represent the full dataset

Making the scam look legitimate

One of the major strategies used by scammers on WhatsApp is making the scam appear genuine by referring to authorities such as the federal government and her parastatals. At every point in time, particularly when scam groups are created or fresh people are added to the group, one of the foremost attempts is to make the scam look authentic. This strategy is used 48 times (12%) and ranked third in the strategies used. The excerpts below reveal this strategy

- PS 1:** This investment Platform is a company **duly registered** under the **Corporate Affairs Commission of Nigeria** and certified fraud-free to do business in Nigeria by the **Economic Financial Crimes Commission (EFCC)**
- PS 2:** Once you invest on this initiative your investment will be traded in the **Nigeria stock exchange market** at a maximum time of 2hours 30minutes.. So once your trading section is over you will be credited double whatever amount you Invested immediately
- PS 3:** Just like the **N-power Programme** this initiative is designed by **the federal government** to eradicate poverty and promote a better standard of living among Nigerians today....
- PS 4:** All contacts on this initiative programme are gotten from network providers as directed by the **federal government** through the

Nigerian Communication Commission (NCC) to enlighten Nigerians on this initiative opportunity....

PS 5: And our ultimate goal is to make sure you have our trust as you partner with **CBN** we always keep clean records and our INVESTMENT are 100% trusted worldwide. Our office is located at number 44 Marine road apapa, Lagos State.

In the above PS 1–5, the scammers used the federal government and her parastatals such as the Corporate Affairs Commission of Nigeria (CAC), Economic Financial Crimes Commission (EFCC), Nigeria Stock Exchange (NSE), Nigerian Communication Commission (NCC), N-power Programme, Central Bank of Nigeria as the authority to create legitimacy and credibility of their scam schemes. The scammer claimed, for example, in PS 1 that the 'investment platform' has been officially registered by Nigeria's Corporate Affairs Commission (CAC), which oversees new business registration. The investment was made legal and government-sanctioned by the EFCC's certification as a crime-free organization. This creates the impression that the scheme is genuine and legal. In PS 3, the scammers positioned the scheme as an establishment of *the federal government*. The scammer goes further to compare the scheme with *N-power initiative* which was a scheme established by the federal government since 2016 to provide job opportunities for the vast number of unemployed youths. The scammer refers to such a scheme to establish that the federal government initiated the scam scheme too. In the same vein, **the scammers, in PS 4** simply refer to the *federal government* and the ***Nigerian Communication Commission (NCC) to legitimize their action of*** adding people into the group without their consent. All these attempts to legitimize the scam often quell members' anxiety about the credibility of the business ideas propagated in the scam groups. By legitimizing how they generate income, showing the photo of the certification of registration with the CAC, claiming to be government accredited and giving the physical location of their offices, victims often begin to see the scam as legal, valid and many ends up falling for the scam

Asking victims to comply with small steps

Ranking 5 and occurring 32 times (8%), the scammers plot various small steps to draw the victims into declaring their intentions to act under their deceitful plans. These small steps of compliance are actually to test whether the victims

are truly interested in the scammer's proposition and the level of engagement needed to convince potential victims. This is seen below

PS 6: REGISTRATION IS ONGOING NOW. Drop your necessary details for registration now

Full name:_____

Acct name:_____

Acct number:_____

Bank name:_____

Investment amount/Staking amount:___

Phone number:_____

Mode of payment:_____

Notice that the account details you provide is the account you are receiving your payment into

PS 7: Madam, a form will be sent to you shortly for your registration, so all you have to do is just to reply with the necessary details required on the form as messages that will enable us register you successful with your investment please....

PS 8: Please stay online while we process your registration instantly. Please make your investment after that and get across to us for your double payment processing

PS 9: We have to register you first then after your registration the management beneficiary account details will be sent to you for payment. Please anyone who sends a Photoshop payment confirmation or fake debit alert will be removed from the group and reported accordingly.

A strategy that resonates with all the scam platforms as seen in PS 5-9 is filling in the registration form. Victims are requested to reveal some personal information such as name, phone number, bank details and the amount of money they would like to be investing or staking with. Once victims fill out the registration form and submit the required information, it's a declaration of interest. This show the victims are attentive to the plot. It enables the scammer to know those falling for the scam and the level of engagement needed. The scammers attempt to keep the victims engaged in the scam process and

compliance with the instructions given by the scammer often initiates the scamming process.

The scammers not only gauge the level of interest of victims in participating in the scheme but also send reminders and other documents that would convince the victims further enough till they part with their money. Mostly, following the registration, the scammers ask the victim to transfer the amount stated in the registration form to get the double amount or the sure odds to stake and send proof of payment to the scammers. Eventually, most victims end up transferring the amount filled in the form to the account provided by the scammer. Compliance with these steps makes the scam more of personal volition and the transaction official

Sharing Testimonies to Establish Trust

One major strategy that is generally deployed and dominates all the scam schemes is sharing of testimonies. This strategy ranked the highest, occurring about 152 times (38%). Recurring throughout the whole scam process, this is a common strategy used by the scammers to establish trust. The testifiers stand as witnesses and proof of the truthfulness of the scam scheme and the testimonies are meant to convince potential victims about the authenticity of the scam.

PS 10: I dropped my details to admin because I was very convinced with the credit alerts, I Invested 150,000 thousand and am here smiling with my account now because it has been blessed with the sum of 300,000 thousand from this investment Platform. i just want every member to see the credited alert so that you all will really understand that, they are for real. Give this platform a try and you will see for yourself and you will never regret of given this platform a trial

PS 11: I stake with 20, 000 naira yesterday and I won 1.5 million naira. You can see the screenshot of my ticket. To everyone here i want you to believe that this sure bet company will also favour you just the way it just favoured me now, they will never give your fake odds and you will never regret partnering with them because they are doing good work.

PS 12: I never believed it too but when I see the testimonies, the videos and credit alert I said it to myself only a trial can convince me. I just decided to put in the sum of 1,500,000 because I was afraid at first. surprise, I have been credited 3,000,000. Here is my credit alert. I thought it was

one of those groups that scam people of their hard earn money. But they have proven me wrong. So please my fellow members don't think that they are fake, start investing with them and you will know the truth in what i am telling you now...

PS 13: Please brothers and sisters, families and friends join and appreciate the admin, after investing now, I have received my payment in two hours time. I'm so very sorry for insulting you at the First time I thought that it was a scam. So I want you all to give it a try and see how it work out is real and genuine platform is really working and paying people now

The scammers orchestrate testimonies to serve as evidence of the claimed benefits attached to the scheme. The testifiers who are cohorts in the scam provide photo (screenshots) shreds of evidence of credit alerts and winning tickets as seen in PS 10-13 to authenticate the scam and establish its credibility. The testifiers and their testimonies play major roles in the scam process. As seen above, the testimonies assert three critical things; serve as proof of credibility, showcase benefits attached to the scam and solicit potential victims to give it a trial.

The testimonies are meant to attest to the integrity of the platforms. They are meant to show that the scam is real and dependable. Pictures of credit alerts with a huge amount of money are sent into the group constantly as evidence that people are engaging in the scheme and truly benefiting. This eases the doubt of potential victims and gives the impression that they can also be beneficiaries of such a scheme.

It was observed that every testimony always ends up with testifiers imploring members to verify the authenticity of the scam by giving it a trial. In PS 13 for instance, kinship terms such as brothers and sisters, families and friends are used to solicit potential victims to give the scam a trial to be convinced. ***Members honestly only a trial will convince you all, if you don't give them a try you will never know if they are real or not and you will always be doubting them so invest and see the reality of everything by yourself.***

This strategy is very effective in persuading victims to believe and fall for the scam. Most victims are scammed because of the testimonies shared on the platforms. In affirmation, Arakeyan and Muradyan (2016) established that the narrative use of testimony is a powerful strategy of persuasion. Potential victims are free for making decisions about whether to accept the proposal or

reject it. Through this strategy, a scam is a product of self-persuasion rather than coercion

Exploiting Basic Human Desires and Needs

This strategy occurred 44 times representing 11% of the data corpus. The scammers in WhatsApp scams exploit intuitive human desire for the possession of a huge amount of money and luxurious materials. This is mostly achieved through the testimonies shared. These testimonies give the inclination that participating in the scam scheme would elevate the financial status and in the long run, many victims fantasize about financial breakthrough and eventually fall for the scam.

PS 14: ma God will continue to reward you for everything you do ma, these are *the items I and my wife bought for the purpose of the orphanage donation* and also *some items for the church* (accompanied with photos of some items such as a generator, fan, blender and groceries)

PS 15: I now have **10 million naira** to myself all because of this investment wow am so happy. I know that i must be a **billionaire** in this wonderful great investment platform

PS 16: I **bought a car** from the money I won yesterday. The above is the picture. **Toyota venza 2015** model

PS 17: This is the *industrial machine* I bought through this investment this afternoon Am so happy

PS 18: Thank you very much pastor James I just receive my credit alert sir may God continue to bless you and your family for the good work you are doing Nigeria now I can I *establish my business*

PS 19: I want to appreciate God for bringing this day into a reality for me to *complete the roofing project of my building* with the help of this Cbn initiative Programme...

In the above testimonies orchestrated by the scammers, scammers appeal to victims' sense of basic needs with doctored pictures and video shreds of evidence. In PS 14 – 19, there is the incitation of the inner desire of victims to

possess a lot of money (PS 15), a car (PS 16), a house (PS 19), establish a business (PS 18), upgrade in one's business (PS 17) and engage in some charity programmes (PS 14). These project the inclination that the scam schemes are helping people to acquire their basic needs.

The scammer in PS 18 glorifies the scam scheme before proceeding to establish that he had made enough cash to start up his business. This is to convince victims that the scam scheme is a certain pathway out of poverty. They deceive victims with pictures of houses, building projects, cars and other materials allegedly claimed to have been achieved through proceeds gotten from the platforms. In PS 15, Victims' desires to want to get-rich-quick are romanced. Mentioning the huge amount of money to the tune of 10 million gained in a single investment or bet often tempts potential victims to want to give the scheme a trial. As asserted by Lea, Fischer and Evans, (2009), the victims who have a strong desire to get rich quickly would easily fall for this scam

Establishing Religiosity to Mask the Scam

Religious and godly attributes are tactics employed by the scammers to conceal the scam motive. This occurred 24 times (6%). With the general conception that religious people are honest and reliable, scammers establish religiosity in order to create a positive impression about themselves. This involves the use of religious aspects to convince the targets of their characters and services offered by the scam platforms. Excerpts are seen below

PS 20: Always believe that nobody can eat your hard earned money. **God Almighty** sees my heart. you'll never regret this. You'll come back to appreciate me

PS 21: My dear *am a man of God* and since have been into this business, have not and will not dupe someone of his or her hard earn money, it's will only be a curse on me and my family, this world is a small world what goes around and comes around I have family, even if it's doesn't affect me now, it will affect me in the future or destroy my family``

PS 22: Thanks you much Rev. May God almighty bless you and your family in **the mighty name of prophet Muhammad (S.A.W)**

- PS 23:** Good morning to you all, hope all us slept well?? *We thank God that we are counted among the living soul today, as we will preparing to leave for our work, may the protection and guidance of the Lord shall cover us from all the human evil.. I pray that God should fulfill his purpose in our life in jesus name, amen*
- PS 24:** Sir, you are really a man of your words, you keep to all your promise, *may God continue to bless and support you **man of God**.*
- PS 25:** Thank you very much once again admin of this **God forum**. I don't just know how to Express my happiness, I am short of word. *Only God I serve will continue to reward you pastor Gabriel and your family for this your good heart.*

People often attached piousness to religion and when scammers display piousness, victims' awareness of scams is blurred. The conviction that scammers are religious helps to mask their ulterior intentions, especially when they continue to pray for the continuous advancement of the group administrators and the scam schemes. Prayer as a religious tool is deployed by the scammers to charge potential victims to harken to the scam (PS 23) and the testifiers (scammers) always pray for the scheme and administrator to portray satisfaction with the services offered by the scam platform (PS 22, 24 and 25)

When scammers assert their faith in God as seen in PS 20, 21 and 23, it helps to win the attention of victims. Religious nominals such as Man of God, Rev, and pastor among others qualify the scammers as godly people. The scammer in PS 21 claimed to be *a man of God* who would not *deceive or take away victims' hard earns money*. Acknowledging being a pastor, the scammer portrays himself as an honest and sincere person whom victims can trust. This is further strengthened when the testifier in PS 24 attested that the group administrator was indeed a man who keeps to his words. Thus, the scammer in PS 25 refers to the platform as the *God forum*. Once victims have the belief that they are dealing with god-fearing and sincere men, they are tempted to fall for the scam.

Showcasing Special Benefits Exclusive for the Victims

This strategy ranked 4th and occurred 44 times. One unique thing about the scammer is not only to legitimize the scam scheme but also to portray it as the best scheme that can positively change the lives of its participants. In order to

convince potential victims, the scammers attempt to differentiate their scam from others. They project their scam scheme as reliable, better and free of scams.

PS 26: This investment platform is really the best, they are not like MMM, PONZI or other any other investment platform. This is the ideal platform for anybody who wants to invest their money with peace of mind.

PS 27: This is a Nigerian network marketing company. The company takes pride in the fact that it stands out amongst other network marketing companies. It has the best compensation plan, affordable and effective services, systems that keeps the customers coming back for more. When you join this company, you'll experience a culture of fun, family success, growth, passion and integrity that will bring out the best in you and inspire you to bring out the best in others. We are 100% real and trusted, 100% customers' satisfaction

PS 28: I'm a living testimony in this platform I'm not here to force you to do it but in case you want to change your **financial status**, kindly invest in this company. Sometimes the opportunities you think it can never favour you might be what will **change your life** and makes you forget all your past bitter experience

PS 29: If you are not interested in the business, please feel free to exit and give space for those that are ready for **financial freedom**.

The scammers use the disclaimer to assure potential victims that the scheme offers many benefits exclusively for their participants and would never fail (PS 26-29). In PS 26, the scammer differentiates the scheme from 'MMM' and 'PONZI' that had once scammed the majority of the people. The scammer in PS 27 portrays the scam scheme as the place one can get 100% guarantee for the value of the money invested. Thus, the scammers describe their schemes as life-changing and financial liberators (PS 28-29)

In the same vein, scammers use analogy and figurative language to challenge and motivate potential victims to abandon their fears and take risk. According to Chadwick (2015), messages that raise expectations can be a strong motivator to influence change in one's behaviour. Hence, the scammers use motivating words encoded with figurative language to nudge victims towards

recognizing the benefits they could derive from participating in the scam scheme

PS 30: Focus on the positives; don't dwell on the negative. Give up your weakness, never your strength; give up on your enemies, never your friends; give up on your nightmares, never on your dreams! Believe in yourself!

PS 31: The future belongs to the risk takers and not to comfort seekers. Your excuses might be legit but they won't put money into your pocket. Believe me, this investment is far much better than engaging in some fetish and spiritual things for money

PS 32: You risk nothing you risk everything. Depending on the salaries alone limits your greatness. Life itself is risk you can't work toward financial success if you don't take risk I'm not asking you to take risk foolishly but take it wisely. Take that step you are scared to take and tell a different story

In PS 30-32, analogy and figurative words are used to challenge potential victims not to allow fear of being scammed to hinder them from taking actions that could lead to their 'success'. In PS 31 for example, the scammer claims the scheme is better than engaging in money rituals. They go further in PS 32 that when one does not take any risk, such risk losing everything; thus, victims have to take the bold step to get involved in the scam scheme. Through this strategy, scammers can tell potential victims that the scam has many benefits and is worth the risk.

Using Shared Knowledge to Personalize the Scam

Scammers deploy shared knowledge to deceive victims. This ranked 2nd and occurred 56 times. The scammers through the testifiers use the general knowledge about the perception and opinions of potential victims towards such schemes to manipulate them. This is illustrated below

PS 33: I doubted it before because I was added to this group chat by an unknown person and since I was added in this group chat, I was seeing testimony about it. I was seeing posts of the admin posting in the group that any interested members should chat him up for enquiries so I went ahead and message the admin so the admin comforted me and told me how it works with the assurance and I decided to give it a try. Can you

people imagine that this platform is so fast and fantastic and also fast in transaction immediately done with my registration and when the admin send me the financial secretary account details to me which am to make my payment into but it's online business who is going to credit me once I make my investment after done with my payment when they have confirm my payment within three hours/ I received my double investment

PS 34: A friend of mine introduced me to this platform sincerely i was scared of losing my money because I have been scammed before. But I was assured to give it a try because I was introduced by a well known friend of mine. I just want to say thanks to this investment platform and the Admin for keeping to his words and promises. So I took the boldness to pay for 100 odds this morning, and may God be praised I won. it is so unbelievable. I have been sharing the good news to friends and relatives and most of them have interest in it because they saw my winning tickets credit alert And I promise to invite more people into this wonderful platform

PS 35: Sir, am the one that you registered this afternoon. I have be credited. Please I'm very sorry for everything I said. I spoke to you rudely because I thought it was a scam. I really apologize.

The possible reactions of people to the scheme are calculated from all possible angles and scammers portray these reactions in their testimonies to make the scam and testifiers real. The testimonies appeal to people's thoughts, fears and doubts. They bring up the feelings and questions of potential victims and attempt to provide answers to them. The exposition of the scammer in PS 34 that he was added to this group chat by an unknown person is because of the shared knowledge that the potential victims were added anonymously to the group. The scammer goes further to express his fear and doubt about the scheme and the efforts of the group administrator to convince him. This is based on the shared knowledge that potential victims would naturally doubt the scheme and the group administrator often reach out to individuals to convince them to give the scam a trial.

All these make the scam real. The scammers make it appear that the testifiers had their fears, worries and scepticism at the initial stage just like everybody else. The gives potential victims the people they can relate with –

those that had their doubts but were later convinced with a trial. This strategy helps to gauge the minds of potential victims and use their thoughts against them by presenting similar situations in their testimonies which motivate the idea that the scam is a real one.

Conclusion

This study has revealed the major linguistic techniques employed by scammers to lure victims into their traps on WhatsApp Platforms. Out of the seven elements identified, sharing testimonies ranked highest because it allows the scammers to establish trust by providing proof of credibility, showcasing exclusive benefits and soliciting victims to trial the scam. These strategies enable scammers to mask their deceptive intentions while exploiting the weakness of people, especially in the face of unfavourable economic conditions. This outcome complements other studies on internet scams. Though, the process and application differ, Persuasion strategies identified in scam WhatsApp are generally consistent with those in existing literature, such as the use of narratives (testimonies) from which a wider range of tactics are uncovered. This study therefore suggests that adequate scrutiny of these strategies is an effective way of preventing or reducing chances of falling victim to the scam.

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