

Psychological Manipulation Mechanism of Telecommunication Network Fraud Research on Multidimensional Deconstruction and Innovation of Anti-fraud Intervention Strategy

Yutong Deng

Beijing Police College Public Security Management Department, Beijing, China

Abstract: With the deep penetration of digital life, telecommunication network fraud has evolved from simple technical fraud to systematic psychological manipulation, and the characteristics of professionalism, scriptization and emotionalization have become more and more prominent. Based on the cross perspective of criminology and psychology, this paper takes the chat records of various types of real fraud in Chinese context as the research base, selects five of the most representative typical cases for deep deconstruction, and constructs a four-stage general psychological manipulation model of "cognitive activation-emotional binding-psychological dependence-decision submission". This paper innovatively integrates local psychological characteristics and classical theories, extracts the common manipulation logic and differentiated performance across fraud types, and then puts forward anti-fraud intervention strategies that are phased, accurate and suitable for the actual situation. This paper not only promotes the theoretical integration and localization of the psychological mechanism of fraud, but also provides academic support for practical work such as anti-fraud publicity and education, early warning and interception, and psychological counseling.

Keywords: Telecommunication Network Fraud; Psychological Manipulation Mechanism; Staged Model; Anti-Fraud Intervention

1. Introduction

Under the background of deep integration of digital economy and social network, telecommunication network fraud has become a global governance problem that erodes public property safety and tears the social trust system. Compared with traditional fraud,

telecommunication network fraud relies on non-contact communication technology, which breaks through the time and space constraints, and through well-designed speech script and emotional interaction, it systematically intervenes in the victim's cognition, emotion and even decision-making system. The existing research has confirmed that today's fraud has already surpassed the simple deception category and become a precise manipulation method based on psychological principles [1]. Its harm lies not only in property losses, but also in the long-term erosion of individual psychological security and social trust ecology.

At present, academic circles at home and abroad have explored the psychological manipulation mechanism of fraud in many dimensions. Relying on the classic theories such as interpersonal deception theory (IDT), detailed possibility model (ELM) and HeuristicSystematic Model, HSM), foreign studies focus on the staged chain of fraud, cognitive bias activation and emotional guidance strategies.[2] Domestic research is deeply rooted in the Chinese context, starting with typical fraud cases such as "killing pig dishes" and "impersonating public security law", revealing localized psychological targets such as "authority awe" and "family anxiety" and the behavioral logic of "trust cultivation-emotional binding-harvest decision"[3]. However, there are still obvious shortcomings in the existing research, and the selection of case types is often single, so it is difficult to extract the common psychological manipulation mechanism of multiple types of fraud; The dynamic correlation between manipulation behavior and the psychological response of victims has not been systematically sorted out; The local psychological characteristics have never been truly integrated into the international theoretical framework, and the corresponding anti-fraud intervention strategies also lack phased and precise design.

Based on this, this paper, based on the chat records of 50 real fraud cases in Chinese context, selects five typical cases to carry out in-depth deconstruction, and tries to build and verify a four-stage general model of psychological manipulation across fraud types through this research, so as to clarify the specific relationship between the manipulation behavior of fraudsters in each stage and the psychological response of victims, organically integrate the local psychological characteristics with the classical theoretical framework, and better rely on the model to put forward phased and accurate anti-fraud intervention strategies to promote the real implementation of theoretical results.

2. Literature Review

2.1 Foreign Research: Theory-Driven and Phased Manipulation Analysis

The research on the psychological mechanism of telecommunication network fraud abroad started earlier, and has formed a research paradigm based on classical psychological theory and supported by case studies. Criminology focuses on deconstructing the fraud process from the perspective of behavior sequence. Kale et al. extracted a progressive control chain of "false person setup-interest temptation throwing-urgency manufacturing-decision harvesting" through text analysis of investment fraud chat records, emphasizing that fraudsters dynamically adjust the targeted characteristics of speech according to the feedback of victims [1]. Kiruthiga et al. further pointed out in the study of cross-border online fraud that the essence of fraud script is a systematic psychological intervention program that gradually disintegrates the victim's risk prevention system [4].

The field of psychology pays more attention to the verification of theoretical models and the induction of psychological strategies. Yan et al., based on the analysis of ELM/HSM model, pointed out that fraudsters intentionally activated the victim's heuristic processing or peripheral path processing mode by providing information such as high return promises and forging social certificates, thus reducing the possibility of deep thinking and rational verification [2]. This kind of research clearly identifies "sense of urgency manipulation", "conformity suggestion" and "false sense of security establishment" as the core psychological manipulation strategies. In addition, some review studies try to construct a

theoretical framework of fraud susceptibility, which includes individual cognitive bias, personality traits and situational factors, but the applicability of this framework in cross-cultural context remains to be tested [2].

2.2 Domestic Research: In-Depth Description of Local Situation and Psychological Response.

Domestic research closely combines China's social and cultural psychology with the types of high-incidence fraud, forming a research path of "case description-feature extraction-strategy transformation". From the perspective of criminology, Xie Ling and Zhang Bohan summarized the manipulation process of "Killing Pig Dish" into four stages by analyzing the time series of case files and chat records, and described the verbal characteristics and behavioral signs of each stage in detail [3,5]. Wang Minhui and others put forward the general logic of "selecting the target-luring the interests-breaking through the defense line-avoiding the attack" from the macroscopic crime process, emphasizing the systematicness and control of the speech system [6].

Psychological research deeply deconstructs the psychological evolution process of victims [7]. Xue Shihua and others pointed out that the three psychological targets of "greed, fear and credulity" are intertwined, forming an internal chain of "desire activation-rational suppression-decision submission" [8]. Liu Xiaomeng revealed the three-stage psychological process of "authority establishment-stress activation-obedience strengthening" through the analysis of the fraud speech of "impersonating the public security inspection law", which accurately corresponds to the unique "power awe" psychology in China's social culture [9]. Changsha Anti-Fraud Center has demonstrated the behavior reinforcement mechanism of "positive reinforcement of small rebate-driven by sunk cost effect-additional investment" based on the resumption of single rebate fraud, which provides a key explanation for understanding why it is difficult for victims to quit halfway [10].

2.3 Review of Research

The existing research at home and abroad has laid a foundation for analyzing the psychological manipulation mechanism of telecommunication network fraud. Foreign research provides a

universal theoretical framework and analytical tools, while domestic research digs deep into the local context and contributes rich case materials and profound psychological insight. However, there are still many academic gaps in the existing research, and the systematic integration of multiple types of fraud cases is insufficient. Most of the research focuses on a single type of fraud, and it is difficult to extract the common psychological manipulation logic beyond specific methods. Manipulation and psychological response are often analyzed in isolation, and the dynamic process of their interaction and mutual reinforcement over time has never been clearly described; The local psychological characteristics identified by domestic research have not been systematically brought into the international mainstream theoretical framework, so it is difficult to form a cross-cultural theoretical dialogue; Most of the existing anti-fraud strategies are macro-risk tips, and there is a lack of differentiated intervention programs aimed at different stages of fraud, which can accurately attack its psychological manipulation weaknesses. This study faces these problems, systematically analyzes five typical fraud cases, builds a psychological manipulation stage model with both theoretical universality and Chinese context characteristics, carefully combs the linkage relationship between behavior

and psychology in each stage, and finally designs a phased, accurate and operational anti-fraud intervention strategy.

3. Research Design and Methodology

3.1 Research Ideas and Framework

This study follows the logical main line of "case material collection-multidimensional coding analysis-stage model construction-linkage mechanism deconstruction-strategy design proposal". First of all, widely collect and screen representative multi-type fraud chat records as the analysis basis; Secondly, the method of combining qualitative content analysis with quantitative text feature extraction is used to deeply decode chat records; Thirdly, based on the decoding results, the manipulation stage is summarized and the theoretical model is constructed. Then, the corresponding relationship between manipulation behavior and psychological response in each stage is analyzed in detail within the framework of the model. Finally, according to the manipulation logic and psychological weakness of each stage, the corresponding intervention strategies are put forward.

3.2 Data Source and Processing

Table 1. Case Index Table

Case number	Fraud type	Sex of the victim	Age of the victim	Victim occupation	The victim's location	Main fraud methods	Does it involve emotion?	Total rounds (approx.)	Final loss (estimated)
Case 1	Kill pig plate+gold	man	57	P.E. teacher	Switzerland	Traumatic resonance+emotional mentor	be	45	100,000 Swiss francs
Case 2	Investment+MLM	man	31	Diamond dealer	China	Common interest+goodwill investment+invitation to rebate	no	28	HK\$ 700,000
Case 3	Shazhupan+investment	woman	36	sell	China	Emotional comfort+sunk cost	be	32	1 million RMB
Case 4	Kill pig plate+digital currency	woman	About 50	Business elite	Canada	Trauma resonance+soul mate	be	35	100,000 RMB
Case 5	Pure investment	man	About 40	data analyst	Australia	Professional authority+false income	no	twelve	25,000 Australian dollars

In this study, 50 cases of high-fidelity telecom network fraud chat records were collected, covering many high-incidence types such as "single rebate", "false investment" and "killing pigs". In order to reveal the psychological manipulation mechanism of different fraud modes, this paper further extracts five most representative cases from 50 samples for deep deconstruction. (e.g., Table 1. Case index table) These five cases cover two typical paths, emotional and pure investment, and form a contrast in the victim background, fraud methods and manipulation time, which provides a solid empirical basis for building a universal

theoretical model.

All texts have been desensitized, personal identity information has been hidden, and sorted in chronological order, and key event points such as participants, information types and fund mention have been marked, which has laid a solid foundation for subsequent multi-dimensional coding and time series analysis.

3.3 Analytical Methods

(1). Qualitative content analysis: deeply interpret the chat text, understand the intention, emotion and psychological state behind the discourse,

and refine the key themes and narrative structure.

(2). Multidimensional coding analysis: Open, axial and selective three-level coding based on grounded theory. Coding dimensions include: (a) manipulation behavior dimensions: such as identity camouflage, interest commitment, threats, emotional comfort, goodwill investment,

invitation rebate, etc.; (b) Psychological response dimensions: such as curiosity, trust, sympathy, greed, fear, dependence and self-blame; (c) The dimension of speech strategy: such as appealing to authority, social proof, reciprocity, emotional resonance, soul mate narration, etc. (e.g., Table 2. Coding table template)

Table 2. Coding Table Template

Case number	Fraud type	Conversation turn	transmit leg	Speech content (excerpt from the original text)	Manipulation behavior coding	Psychological response coding	Speech strategy coding	At the stage
one	Kill pig plate+gold	10	deceiver	"My father left us when I was 6 years old."	Trauma sharing	sympathize with	Appeal to emotion	Cognitive activation
one	Kill pig plate+gold	25	deceiver	This is my daughter Xixi. She likes playing the piano very much.	Emotional comfort	Closeness	Emotional resonance	Emotional binding
one	Kill pig plate+gold	40	deceiver	"We can invest together and form an invincible team."	Commitment of interests	rely on	Soul mate narration	Psychological dependence
one	Kill pig plate+gold	55	deceiver	"Remittance must be completed before Wednesday, or you will miss the best opportunity."	sense of urgency	anxious	scarcity	Decision yield
2	Investment+MLM	eight	deceiver	"I dig in coinbase wallet, and I can dig 2.43 ETH a day."	Commitment of interests	curiosity	Social proof	Cognitive activation
2	Investment+MLM	15	deceiver	"I'll help you pay the miner's fee, 0.007 ETH."	Goodwill investment	Sense of debt	be mutually beneficial	Emotional binding
2	Investment+MLM	thirty	deceiver	"You can invite your friends, and you can get 6% profit from their mining."	Invite rebate	greedy	Social proof	Psychological dependence
2	Investment+MLM	50	deceiver	"The system has detected your friend's illegal operation and your account has been frozen."	Threaten and intimidate	frightened	sense of urgency	Decision yield
three	Shazhupan+investment	five	deceiver	"My name is Ding Han, and I'm from Guiyang. Nice to meet you."	Identity camouflage	trust	Appeal to emotion	Cognitive activation
three	Shazhupan+investment	35	deceiver	"You've invested so much, and now all the money you gave up is gone."	Sunk cost prompt	frightened	Consistency commitment	Psychological dependence
three	Shazhupan+investment	48	deceiver	"This is the last opportunity to make up the position. If you miss it, you will be gone."	sense of urgency	obey	scarcity	Decision yield
four	Kill pig plate+digital currency	thirty	deceiver	"I also like art and invested in a short film."	Identity display	appreciate	Appeal to authority	Emotional binding
four	Kill pig plate+digital currency	45	deceiver	"We can do charity together and help more people."	Emotional commitment	resonance	Soul mate narration	Psychological dependence
four	Kill pig plate+digital currency	60	deceiver	"If you do as I say, it will be no problem."	problem solving	trust	Appeal to authority	Decision yield
five	Pure investment	three	deceiver	"I invested 100,000 yuan, increasing by nearly 100% a day."	Commitment of interests	curiosity	Appeal to authority	Cognitive activation
five	Pure investment	25	deceiver	"Click here, enter the amount and confirm"	Urge pressure	obey	Simplify decision-making	Decision yield

Description of coding options:

Dimensions of manipulation behavior: identity camouflage, trauma sharing, interest commitment, threats, emotional comfort, goodwill investment, invitation to rebate, sunk cost prompt, sense of urgency, problem solving, urging and pressing, etc.

Dimensions of psychological response: curiosity, trust, sympathy, debt, closeness, resonance, dependence, hope, greed, appreciation, fear, anxiety, obedience, self-blame and despair.

The dimensions of speech strategy: appealing to authority, appealing to emotion, social proof, scarcity, reciprocity, consistent commitment, emotional resonance, soul mate narration, urgency, simplifying decision-making, etc.

Stage: 1 cognitive activation, 2 emotional binding, 3 psychological dependence, 4

decision-making submission.

(3). Time series analysis and pattern recognition: Using the coding results, draw the "behavior-psychology" time series of individual cases and cross-cases, and identify the repeated stage sequences and turning points.

(4). Comparative case study: Compare the similarities and differences of different types of fraud in the manipulation stage, strategy application and psychological target, and refine the common mechanism and type specificity.

4. The Construction and Verification of the Four-Stage General Model of Psychological Manipulation.

Based on the systematic analysis of five typical cases, this paper extracts a common four-stage model of psychological manipulation of

telecommunication network fraud: Cognitive Activation)→Emotional Bonding)→Psychological Dependence)→Decision Surrender. The model emphasizes the progressive process of manipulation from cognitive involvement to emotional involvement, to the formation of psychological habits, which eventually leads to out-of-control decision-making. The following combined with case materials to elaborate on each stage.

4.1 The First Stage: Cognitive Activation

This stage is the key to the start of fraud interaction, and the goal is to attract attention, arouse interest, and initially implant a cognitive framework conducive to subsequent manipulation. Fraudsters break through the psychological barrier of victims through elaborate "hook".

Core manipulation behavior: identity camouflage and authority construction, problem definition and demand arousal, and initial trust establishment.

Corresponding psychological responses: attention capture, cognitive framework acceptance, initial trust and openness.

Case support:

In case 1, the fraudster "Ella" quickly established a "similar person" deep resonance with the divorced victim by sharing her traumatic experience of being abandoned by her father and raising her daughter on her own. This cognitive activation based on trauma resonance can break through the psychological defense line far more than simple identity camouflage. The victim replied "Your thoughts are the same as mine", indicating that he has fully accepted the cognitive framework of "we have all experienced pain and are all strong single parents" constructed by the swindler.

Case 2 uses cognitive activation based on common interests. The swindler "Nancy" started with topics such as "I also hold ETH" and "I am mining in coinbase wallet", and quickly pulled the victim into the dialogue framework of "insiders". The victim showed strong curiosity ("Can you teach me?"), trust is initially established.

In case 3, the swindler "Ding Han" completed the cognitive activation with regional identity ("My name is Ding Han, I'm from Guiyang") and emotional comfort (in response to the bad relationship between the victim and his mother),

and the victim soon regarded the swindler as an emotional sustenance.

The cognitive activation of case 4 is also based on traumatic resonance. Liars share the profound trauma of "his ex-wife was killed because of teaching", which instantly inspires the sympathy and maternal care of the victims, and the two sides quickly enter deep emotional communication from ordinary chat.

Case 5 shows the cognitive activation mode of pure investment fraud: the fraudster "Vivian" begins with "Do you know Bitcoin", and then sends a professional market chart to reconstruct the victim's cognition as "potential investor", without any emotional foreshadowing. The victim's attention was completely attracted by the high reward.

4.2 The Second Stage: Emotional Binding

After the initial establishment of the cognitive framework, the focus at this stage has shifted to the deep intervention at the emotional level. By stimulating a strong or sustained emotional response, the psychological state of the victim is closely bound to the fraud narrative and its rational judgment ability is weakened.

Core manipulation behavior: the stimulation and maintenance of fear/anxiety, the amplification of greed/hope, emotional resonance and deepening of relationship.

Corresponding psychological responses: emotional dominance, cognitive narrowing and emotional commitment.

Case support:

Case 1 is the ultimate case of emotional binding. For three weeks, the swindler shared family photos with the victim, discussed the values of life, exchanged the hardships of raising children, and gradually established the connection of "soul mates". The victim even said "you are my soul mate", and the emotion has been completely dominated. Liars share photos and details of their daughter Xixi's life, "visualize" the virtual relationship, and their emotions quickly heat up.

Case 4 also shows strong emotional binding ability. By sharing the traumatic story, the swindler inspired the victim's sympathy and maternal care, and the victim said, "I am crying." The subsequent emotional communication revolves around common interests such as career, charity and art, and the emotional connection continues to deepen.

Case 2 mainly establishes emotional connection through goodwill investment. The swindler took

the initiative to pay the miner's fee of 0.007 ETH for the victim. This small but timely help gave the victim a strong sense of trust and debt. The victim replied "I owe you a meal" and "Thank you for my new friend", indicating that the emotional binding has been completed.

The emotional binding of case 3 is mainly based on daily care and emotional talk. Liars continue to express their concern ("hard work so late"), share their daily lives, and gradually establish a sense of intimacy. The victim became emotionally dependent and began to actively share his personal life.

Case 5 always takes greed as the core driving force, without any emotional binding. By showing exaggerated screenshots of income ("I invested 100,000 yuan, which increased by nearly 100% a day"), the swindler continued to amplify the victim's desire for wealth, and the victim showed strong curiosity and envy ("Wow, you are so rich").

4.3 The Third Stage: Psychological Dependence

When the emotional binding reaches a certain level, the victim enters the stage of psychological dependence. It is characterized in that the victims actively or passively place their hopes of solving problems and meeting emotional or economic needs on fraudsters, and their self-decision-making ability is further weakened.

Core manipulation behavior: creating information asymmetry and unique path dependence, using sunk cost effect and providing intermittent reinforcement.

Corresponding psychological responses: decision outsourcing, cognitive dissonance alleviation, behavioral inertia.

Case support:

In case 1, the victim's psychological dependence is twofold: emotional dependence (treating the liar as a soul mate) and professional dependence (treating the liar as an investment mentor). When a bank friend reminded him that it might be a scam, his reaction was "but I changed my mind 100%", which shows that emotional dependence has overwhelmed rational judgment. The victim completely outsources the decision-making power to the swindler and listens to the investment operation.

Case 2 shows the unique system dependence. The built-in mechanism of "inviting friends to get 6% income" makes the victim quickly

become the promoter of the scam. The participation of friends and the continuous "passive benefits" have formed a strong social proof and path dependence, and the victims are convinced of this "system". He took the initiative to share links with his friends and continued to pay attention to the benefits, which could not be interrupted.

In case 3, the victim kept increasing investment because he was unwilling to accept the loss he had invested (sunk cost), which formed a typical cost dependence. When there is a problem with cash withdrawal, the swindler asks to continue to invest on the grounds of "need to complete the flow", and the victim chooses to continue to rely on it for fear of losing the invested funds, forming a vicious circle.

The dependence in case 4 is mainly manifested as emotional dependence. The victim regards the liar as a "soul mate" that can be relied on, and is totally dependent on the other person emotionally. When asked to invest, her first reaction was "I believe you", not independent judgment.

The dependence of case 5 is purely based on the worship of professional authority. The victim regards the liar as a "goddess of encryption" and relies entirely on his guidance in the face of complex technical operations. When encountering difficulties, his first reaction is "Can you guide me from the beginning?" Or "call me", the decision-making power is completely outsourced.

4.4 The Fourth Stage: Decision-Making Yield

This is the harvest stage of fraud. On the basis of psychological dependence, the victim finally crosses the threshold of decision-making and carries out the core damaging behavior required by fraudsters, usually making large transfers, borrowing money or providing key privacy information.

Core manipulation behavior: ultimate pressure and closed-door rhetoric, simplifying decision-making process and eliminating worries.

Corresponding psychological response:

Decision-making fatigue and evasion, obedience to execution, and rationalization afterwards.

Case support:

Case 1's decision-making submission is full of romanticism. Liars package the investment behavior as a common adventure of the "dream team", and the victim's surrender is to realize the

promise of fighting side by side with the "soul mate". He overcame the bank's anti-money laundering inquiry and completed the remittance of 100 thousand Swiss francs. Even after the transfer, he still fantasizes about creating a better future with the swindlers.

The submission of case 2 is more realistic and cruel. Driven by the herd pressure of "friends are making money" and the sunk cost of "a lot of money has been invested", the victims increased their investment step by step and were finally harvested at one time by "system maintenance". When he found that his account was cleared, he showed extreme shock and despair ("My wallet was hacked" and "My usdt is gone").

In case 3, the swindler used "lovers' activities" to create account anomalies and constantly emphasized the deadline for replenishing funds. In great anxiety and remorse, the victim used company funds and friends to borrow money and gave in to the instructions. Her submission stems from her trust in her "lover" and her reluctance to give up the money she has

invested.

Case 4' s submission is an unconditional acceptance of the investment proposal of "soul mate". When the swindler offered to invest in digital currency, the victim almost didn't hesitate and did it directly. Her submission is the natural result of emotional dependence.

The yield in case 5 is technical yield. In the fog of technical terms, the victim handed over all the operation rights to the liar, and completed a fatal leap from legal tender to virtual currency. He admitted that "I am tired" and "I am stupid", but he still chose to implement it unconditionally.

4.5 Model Verification and Type Differences

The four-stage model has been effectively verified in five typical cases, which proves its applicability as a common logic to understand the psychological manipulation of telecommunication network fraud. (e.g., Table 3 to 6) At the same time, there are significant differences in the emphasis and manifestations of different types of fraud in each stage:

Table 3. Comparison of Four-stage Characteristics of Different Fraud Types

case	Fraud type	Cognitive activation core	Emotional binding core	Core of psychological dependence	Decision yield core	Total duration
Case 1	Kill pig plate+gold	Traumatic resonance	Emotional comfort	Emotion+professional dependence	"Dream Team" promises	3 weeks
Case 2	Investment+MLM	Common interest	Goodwill investment	System dependence	Systematic harvesting	1 week
Case 3	Shazhupan+investment	Identity camouflage	Daily care	Cost dependence	Emergency cover position	2 weeks
Case 4	Kill pig plate+digital currency	Traumatic resonance	Emotional resonance	Emotional dependence	Unconditional trust	2 weeks
Case 5	Pure investment	Interest temptation	without	Worship of authority	Technical entanglement	1 week

Table 4. Average Duration of Each Stage (Dialogue Rounds)

Case number	Fraud type	Cognitive activation	Emotional binding	Psychological dependence	Decision yield	Total rounds
Case 1	Kill pig plate+gold	three	25	15	2	45
Case 2	Investment+MLM	2	five	twenty	one	28
Case 3	Shazhupan+investment	2	15	twelve	three	32
Case 4	Kill pig plate+digital currency	four	twenty	10	one	35
Case 5	Pure investment	one	one	eight	2	twelve
average value		2.4	13.2	13.0	1.8	30.4

Table 5. Frequency of Key Psychological Responses (Times/100 Rounds)

Psychological response	Case 1	Case 2	Case 3	Case 4	Case 5	average value
Trust/trust enhancement	twelve	18	15	14	eight	13.4
Curiosity/interest	five	eight	four	six	10	6.6
Sympathy/resonance	eight	0	six	twelve	0	5.2
Greed/excitement	2	15	eight	three	twenty	9.6
Fear/anxiety	six	four	10	five	2	5.4
Dependence/obedience	10	twelve	14	nine	five	10.0
Self-blame/guilt	three	2	five	one	0	2.2

Table 6. Frequency of Core Manipulation Behavior (times/100 rounds)

Manipulation behavior	Case 1	Case 2	Case 3	Case 4	Case 5	average value
Commitment of interests	five	twenty	eight	four	25	12.4
Emotional comfort	15	2	twelve	18	0	9.4
Identity camouflage	eight	four	10	twelve	2	7.2

Trauma sharing	four	0	2	six	0	2.4
Goodwill investment	0	2	0	0	0	0.4
Invite rebate	0	10	0	0	0	2.0
sense of urgency	2	one	three	one	2	1.8
Sunk cost prompt	one	0	five	0	0	1.2

Analysis conclusion:

1. The frequency of "sympathy/resonance" and "emotional comfort" in emotional cases is significantly higher than that in pure investment cases.
2. In investment cases, "greed/excitement" and "interest commitment" dominate.
3. The "inviting rebate" and "goodwill investment" in Case 2 are unique manipulative behaviors, which are highly related to their pyramid scheme design.
4. In all types, "trust" and "dependence" are the psychological responses with the highest frequency, indicating that the key to successful fraud is to continuously maintain the trust and dependence of the victims.
5. Once the victim enters the stage of psychological dependence, it will almost inevitably yield to the decision, which highlights the key of this stage as the "golden window period" of anti-fraud intervention.

From the case analysis, it can be clearly seen that the emotional binding stage of emotional fraud is significantly longer than that of pure investment fraud, the former requires an average of 20 rounds of dialogue, while the latter has almost no substantial emotional binding process; The psychological dependence stage accounts for a large proportion in all kinds of fraud, with an average of 13 rounds, which also shows that once the victim forms psychological dependence on the fraudster, it is difficult to get rid of it; The yield stage of decision-making is generally short,

Table 7. Correspondence Table of Speech Strategy-Psychological Effect

Speech strategy	Core case	Corresponding manipulation behavior	Psychological effect
Trauma sharing	Cases 1 and 4	Self-disclosure, emotional talk	Stimulate sympathy, resonance and "similar people" identification.
Goodwill investment	Case 2	Pay a small fee and help with the operation	Build trust, sense of debt and mutual benefit.
Social proof	Cases 2 and 5	Show others' benefits and invite friends to rebate.	Conformity psychology, reducing risk perception
Soul mate narration	Cases 1 and 4	Emotional commitment and future construction	Emotional dependence and romantic decision-making
Sunk cost prompt	Case 3	Remind the invested funds.	Fear of loss, decision inertia
Professional authority display	Case 5	Use technical terms and send market charts.	Heuristic processing, giving up rational verification
Urgency speech	Case 3	Set a deadline	Fear, anxiety and decision-making fatigue

Case 1 shows the extreme application of "soul mate narration". Liars romanticize and team up their investment behavior, and the victim's surrender is not only for the benefit, but also for the promise of living up to this relationship and

and it is mostly completed at the last moment of the scam, and the yield mode of the victim is highly related to the type of dependence it forms; In addition, investment fraud tends to rely on "interest commitment" and "social proof" to achieve manipulation, while the core manipulation means of emotional fraud are "emotional comfort" and "trauma resonance".

5. The Linkage Mechanism between Manipulation Behavior and Psychological Response Is Deeply Deconstructed

This chapter aims to penetrate the division of stages and reveal in detail how "manipulation behavior" and "psychological response" interact and catalyze each other within and between stages.

5.1 Speech strategy As a Bridge between Behavior and Psychology

Fraudulent words are not random words, but precise psychological tools. This study found that specific speech strategies directly correspond to specific psychological effects (*e.g.*, Table 7. Correspondence Table of Speech Strategy-Psychological Effect): Case 2 perfectly demonstrates the power of "social proof". When the victim saw that his friend made money through his recommendation link and received a share, the rationality of the scam was verified by the strongest external verification, which not only dispelled doubts, but also made it become a promoter from an investor.

fighting side by side with the "soul mate".

5.2 The Cycle of Dynamic Feedback and Phase Reinforcement

Psychological manipulation is a dynamic

feedback process. The success of one stage creates conditions for the next stage and may form a self-reinforcing cycle.

Example: cognitive activation → emotional binding: In case 4, when the victim accepts the cognitive framework of the swindler's "losing his true love", it is easier for the subsequent descriptions of "cherishing the present" and "planning the future together" to have strong emotional resonance. On the contrary, strong emotional resonance solidified the cognition that "he is a person who can rely on" and suppressed doubts.

Example: emotional binding → psychological dependence: In case 3, the victim has a strong trust in the liar because of the small rebate and emotional care in the early stage. When there is a cash withdrawal problem, the swindler asks to continue to invest on the grounds of "need to complete the flow", and the victim chooses to continue to rely on it for fear of losing the invested funds (sunk cost), forming cost dependence.

Example: psychological dependence → decision submission: In case 1, long-term dependence leads to the deterioration of decision-making ability. When the bank friend questioned, the victim's reaction was "but I changed my mind 100%". When the ultimatum came, he was in decision-making fatigue and emotional dependence, and finally chose to give in to the promise of "soul mate".

5.3 The Linkage Performance of Local Psychological Characteristics

The core role of local psychological characteristics in Chinese context fraud can be deeply understood by examining them in the linkage framework;

Concept and emotional needs of "home": In case 3, the victim "Cola"'s desire for family warmth is the psychological basis for her attraction to the image of "a good family man" created by "Ding Han". When the victim shared a bad relationship with his mother, the liar immediately gave emotional comfort, which accurately activated the victim's deep desire for "ideal family relationship" and made him regard the liar as an emotional sustenance.

"Authority awe": In case 4, the swindler "Lin Bojun" not only created the image of a successful businessman, but also created an authoritative image with connotation and taste by sharing his views on art and charity. The

victims admired him and listened to his investment advice.

"Face concept" and sunk cost: In case 3, after investing a lot of money, the victim is unwilling to admit to his relatives and friends that he may be cheated (for fear of losing face), and because he is unwilling to face the self-denial of "investment failure", he continues to invest more and tries to save the situation, which makes the sunk cost effect more significant.

"Sense of family responsibility": In case 1, although the Swiss victim is not native to China, his sense of responsibility for accumulating wealth for his family is highly consistent with the liar's "soul mate" narrative. One of the original intentions of his investment is to provide protection for the children's future, and this sense of responsibility is accurately used by scammers.

6. The Theoretical Model of Integrating Local Characteristics and the Innovation of Anti-Fraud Intervention Strategy

6.1 Theoretical Integration: "Cultural-Psychological" Interactive Model

This study integrates the above findings and puts forward a "cultural-psychological" interactive model to explain the psychological manipulation mechanism of telecom fraud in Chinese context. The model holds that:

1. Cultural scripts provide psychological targets: the profound family ethics, authority obeying tradition and relationship-oriented social interaction mode in China culture constitute potential psychological "scripts" or "schemas".

2. Fraudulent words activate cultural scripts: fraudsters accurately activate these cultural and psychological schemata through specific words, making them become a psychological process dominated by the foreground from background cognition.

3. The psychological process follows the universal law: the activated psychological process still follows the general law of psychology, but its content, intensity and manifestation are culturally specific.

4. Form a reinforcement cycle: cultural psychological characteristics enhance the effectiveness of specific manipulation strategies, and successful manipulation may in turn strengthen or distort the victim's understanding and application of the cultural script.

This model organically grafted the international

psychological theories (such as ELM and cognitive dissonance theory) with the psychological characteristics of local culture, which not only enhanced the theoretical explanation depth of local phenomena, but also provided a clear interface for cross-cultural comparison. In different cultural contexts, the activated "cultural script" and the core psychological target are different, but the basic psychological process used for manipulation is similar.

6.2 Design of Phased Precision Anti-Fraud Intervention Strategy

Based on the four-stage model and the "behavior-psychology" linkage relationship in each stage, anti-fraud intervention must break the "one size fits all" extensive model and turn to a phased and precise strategy. The following puts forward a set of corresponding intervention strategy system:

1. Intervention strategy for "cognitive activation" stage: improving recognition and frame resistance.

The core of the strategy: block the victim before accepting the narrative framework of fraud.

Specific measures:

(1) Explicit authoritative verification channels: in any scenario that may involve communication with authoritative organizations, the official verification channels are forced to be pushed through SMS, APP pop-ups, etc.

(2) Real-time early warning of high-risk words: real-time marking and risk warning of high-frequency fraud words such as "safe account", "brush list" and "inside information".

(3) "Traumatic resonance" recognition education: Cases 1 and 4 show that scammers often establish connections by sharing traumatic experiences. Public education should emphasize that the intimate relationship quickly established on the internet based on trauma resonance is often the beginning of emotional kidnapping.

2. Intervention strategies for "emotional binding" stage: emotional cooling and cognitive restart.

The core of the strategy: help the victim to temporarily pull away from strong emotions and restore some rational thinking.

Specific measures:

(1) Identification mechanism of "goodwill investment": Case 2 shows that swindlers build trust by paying a small fee. When the system detects that the user has received a small transfer

from a strange netizen, it should immediately push a warning: "Beware of the 'small and broad' scam! A small amount of goodwill may be bait."

(2) Risk warning of "soul mate": In case 1, the swindler romanticized the investment. The platform can monitor high-frequency keywords such as "soul mate" and "common future" and push the risk warning: "A real partner will not rush to let you invest. Please suspend all transfer operations."

(3) Early warning and intervention in social circle: Under the premise of obtaining the authorization of users, when AI recognizes that users may fall into emotional fraud, it can send anonymous early warning tips to its preset emergency contacts.

3. Intervention strategy for "psychological dependence" stage: breaking the information cocoon and dependence cycle.

The core of the strategy: provide alternative information support and decision support for victims, and break their single dependence on fraudsters.

Specific measures:

(1) Establish a fast track of "anti-fraud psychological consultation": provide a 7x24 free and anonymous anti-fraud psychological hotline. Counselors not only expose scams, but also focus on dealing with victims' sunk cost anxiety, face concerns and decision-making paralysis.

(2) The reverse revelation of "social proof": In case 2, pyramid scheme fraud relies on social proof. The platform can push in-depth analysis articles to users, revealing the essence of Ponzi scheme behind "friends make money": "Use the money of latecomers to pay the income of forerunners, and once the capital chain breaks, all participants will lose their blood."

(3) Design "Minimizing Loss Exit Scheme": Understand the victim's psychology that it is difficult to admit all the losses immediately, and provide step-by-step suggestions. For example, it is suggested that it "try to withdraw a small amount of cash first", and these tentative behaviors may expose the loopholes of the scam.

4. Intervention strategy for "decision-making yielding" stage: hard blocking and soft buffering at the last minute.

The core of the strategy: effectively intercept the transfer at the critical moment of execution, and provide support for post-event awakening. (e.g., Table 8. Specific measures)

Table 8. Specific Measures

stage	Core strategy	Innovation and entrepreneurship landing form	Implementing subject	Application scenario
Cognitive activation	Early warning of high-risk speech keywords	Develop "anti-fraud shield" WeChat applet to realize real-time keyword detection and risk early warning of chat records.	Entrepreneurial team+communication platform	Social/communication scenarios such as WeChat, QQ and SMS.
Emotional binding	Early warning and intervention at social circle level	Design a "family anti-fraud alliance" applet, which supports users to bind emergency contacts and automatically warn abnormal behaviors.	Entrepreneurial team+community/school	Family, university and enterprise employee groups
Psychological dependence	Fast track of anti-fraud psychological counseling	Build a 7x24-hour online platform for anti-fraud psychological counseling, connect professional psychological counselors, and develop anti-fraud psychological counseling courses.	Entrepreneurial team+psychological institution/anti-fraud center	Victims who have fallen into the initial stage of electric fraud
Decision yield	Multi-verification of transfer+bank teller training	Design the anti-fraud training manual for bank tellers, develop the transfer risk identification system, and dock the bank APP.	Entrepreneurial Team+Bank/Payment Platform	Bank counters, mobile banking, third-party payment scenarios

7. Conclusion and Prospect

By systematically analyzing the real chat records of five types of typical telecommunication network fraud, this study constructs a four-stage general model of psychological manipulation, which depicts the dynamic linkage between manipulation behavior and the psychological response of the victims in each stage, and organically integrates the core strategies such as trauma resonance, goodwill investment, social proof and soul mate narration into the theoretical explanation framework, and finally puts forward a set of phased and accurate.

From this study, we can draw some core conclusions. The psychological manipulation of telecommunication network fraud is a gradual and systematic process that conforms to psychological laws. The four-stage model built this time is universal in different types of fraud, but there are significant differences in the stage emphasis between emotional fraud and pure investment fraud. The former focuses on trauma resonance and emotional comfort, and the emotional binding stage lasts for an average of 20 rounds of dialogue, while the latter is mainly driven by interest commitment and authority worship, and there is no substantial emotional binding in the whole process. At the same time, fraud speech is a direct tool to link manipulation and psychological response, which will gradually disintegrate the victim's psychological defense system by activating heuristic processing, stimulating specific emotions, and using cognitive bias, and specific speech strategies will often trigger specific psychological effects. The psychological characteristics of local culture are the key variables to amplify the effectiveness of fraud manipulation in the Chinese context. Family concepts, emotional needs, face concepts and other cultural scripts rooted in the local culture

will be accurately activated by scammers and become the core targets of their psychological manipulation. In addition, staged precise anti-fraud intervention is also feasible. Effective anti-fraud intervention must be based on a deep understanding of the mechanism of psychological manipulation stage, and the whole chain precise intervention of "blocking in cognitive stage, cooling in emotional stage, breaking cocoon in dependent stage and intercepting in decision-making stage" should be implemented, and differentiated intervention strategies should be designed according to the core manipulation behaviors and psychological weaknesses in different stages. Of course, there are some limitations in this study. The analysis samples are mainly based on text chat records, and the analysis of new fraud forms such as voice fraud and video fraud can be further deepened. The actual effectiveness of the anti-fraud intervention strategy proposed this time needs to be tested by comparative experiments in practice. Follow-up research can deeply explore the real-time psychological state recognition and dynamic intervention technology based on artificial intelligence, build a more detailed risk portrait of victims with big data, and also carry out cross-cultural comparative research to further refine the commonness and differences of psychological manipulation mechanisms of telecommunication network fraud under different social and cultural backgrounds.

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