In: Deception & Deceptive Communication ISBN: 978-1-53612-849-9
Editor: Innocent Chiluwa

Chapter 7

ONLINE DECEPTION: A DISCOURSE STUDY OF EMAIL BUSINESS SCAMS

Isioma M. Chiluwa[2], Innocent Chiluwa[1,*] and Esther Ajiboye[1]

[1]Department of Languages, Covenant University, Ota, Nigeria
[2]Department of English Studies, University of Port Harcourt, Port Harcourt, Nigeria

ABSTRACT

This chapter examines email business scams - types of phishing that solicit business partnership with email account owners with the aim of defrauding them. In this category are emails that seek assistance to transfer some money or claim some abandoned money in dormant bank accounts overseas. Through a qualitative discourse analysis of 50 samples, the study analyses the textual and genre features of these emails, as well as their narrative structures. Analysis also highlights authorial stance of the email writers. This include rhetoric and persuasive strategies that the con writers apply in their business proposals, such as the negotiation of interpersonal relationship, trust, and confidentiality. The

* Corresponding author: innocent.chiluwa@covenantuniversity.edu.ng.

study concludes that contrary to some research speculations, email business scams are not likely to end in the near future, because the writers not only demonstrate a commendable competence in communication, they also take the advantage of information technology to the fullest. In addition, they exploit the human greed for free money.

Keywords: email, fraud, money, business, discourse

INTRODUCTION

"Email business scams" here refers to unsolicited emails that solicit business partnership with unknown persons with the intention to defraud the recipients of such emails. Other more familiar ones are emails that come in the form of email "business proposals" (Chiluwa, 2009), involving money transfers or claims of dormant bank accounts overseas. These include deceptive offers of money transfers, next-of-kin claims, fortune bequeathing, and hoax investment opportunities. There are still some that announce charity donations and winnings of lotteries from the United Nations and some NGOs. Very often, such emails are followed by a warning such as: *Be careful with this message. Many people marked similar messages as phishing scams, so this might contain unsafe content…"* Some samples of these types of emails are shown in nos. 1-3 below:

1. Salem Al Muhannadi
<salem.al_muhannadi12@outlook.com>

Hello Dear friend,

I have a business proposal in the tune of $15.3m USD for you to handle with me. I have opportunity to transfer this abandon fund to your bank account in your country which belongs to our client. I am inviting you in this transaction where this money can be shared between us at ratio of 60/40% and help the needy around us, don't be afraid of anything. I am with you. I will instruct you what you will do to maintain this fund.

Please kindly contact me with your information's if you are interested in this transaction for more details (salem.almuhannadi@outlook.com).

2. Inquiry for Investment in Your Country
Mr Ali Tarhouni beyoung@speedy.com.ar

Dear Sir/Madam,

My name is DR. Ali Tarhouni, from Tripoli– Libya, I am former Minister for Oil and Finance on the National Transitional Council, but presently I'm here in Burkina Faso (West Africa). Due to the crises that going on in my country. Please I'm consulting you for my personal investment plan which I would like to discuss with you and know the possibility of how we cooperate and work together to carry it out as business partner; which I believe it will be beneficial to both parties if handled with honesty.

If you have idea of any business in your country where we can invest the sum of USD$22.5 Million, kindly reply me urgently and we will discuss on how to achieve this effectively. However, due to the crises in my country Libya, I find it necessary to diversify my investments to outside my country to safeguard against the future of my family. For your kind assistant, I'm willing to offer you the 20% of the total amount for your assistance, while the balance shall be my capital investment in your country when we come over. Pls reply through my private email: alita2222@yahoo.com

I am expecting to read from you soon,

Best Regards,

DR. Ali Tarhouni

3. Qatar Financial Aid aidclaims@support.com June 20
"You have won €1,000,000.00"

Dear Lucky Beneficiary,

You have been selected to receive the sum of "€1,000,000.00" as charity donations/aid from the Qatar Foundation, on the 20th of June 2016.

Contact Mr. Rashid Al-Naimi through e-mail for more information: rashidalnai@gmail.com.

Yours Sincerely,

Mr. Rashid Al-Naimi.

IMPORTANT: If you receive this message in your spam or junk folder, it's due to your network provider, kindly move the message to inbox folder and reply back for the donation award claims.

These forms of online deceptions, or "digital lies" (Heyd, 2008) are studied in this chapter. However, we focus on those that solicit business partnership and make business proposals. The study examines the sources of these emails, their textual features and discourse contents. This will include examining the degree of stance and engagement the authors adopt in relation to their receivers. A version of this article was first published as "the pragmatics of hoax email business proposals," published in *Linguistik online* 43, 3/10, 2009. Few portions of that publication especially in the literature review are reproduced here with permission.

REVIEW OF LITERATURE

Genre studies of email fraud or phishing are not yet widespread. Studies of deceptive email business proposals/solicitations (Chiluwa, 2010) or false lottery winning announcements in particular, are very few. The first known studies that raise concerns on the deceptive contents of computer-mediated communication (CMC) examine the textual structures of spurious email virus warnings (Fernback, 2003); the language of and indexicality in email fraud (Blommaert, 2005; Blommaert & Omoniyi, 2006) and the pragmatics of email hoaxes (Heyd, 2008). Theresa Heyd's (2008) study is an extensive genre study of email hoaxes, mainly fake virus warnings, "giveaway hoaxes" charity hoaxes, urban legends and "hoaxed

hoaxes." This genre study includes a description of forms, discourse structures and pragmatic contents of "digital lies."

Other studies such as those of Kibby (2005) focus on textual analyses of forwarded and unsolicited mails (see also Barron, 2006). Anne Barron's work carries out a macro-textual analysis of spam emails from medical supplies, with insights from linguistic pragmatics. Mintz (2002) examines "misinformation" in the "web of deception" through counterfeit sites and Orasan & Krishnamurthy (2002) is a corpus study of "junk emails." Their study identifies some lexical and grammatical features of the emails, and concludes that junk emails constitute a distinct genre of online communication. These studies are concerned mainly with the textual features and the unreliability of digital deceptive communication.

One of the very first studies of advanced fee fraud, also known as "419" emails or "Nigerian mails" (Heyd, 2008), which is closely related to the present study is Blommaert's (2005) study entitled: "making millions. English, indexicality and fraud." The study takes a sociolinguistic approach to examine the "grassroot" level of English of the writers which ironically is not consistent with their advanced digital literacy. Blommaert however suggests that the linguistic, and generic features of such emails should be studied. Chiluwa's (2009) study of "digital deceptions and 419 emails" analyzes the discourse structures and functions of email fraud and concludes that the writers of deceptive emails apply both discourse and pragmatic strategies to make their messages persuasive. Sequel to the above study, Chiluwa (2010) analyzes the pragmatics of hoax "email business proposals" and reveals that the fake business proposals perform "speech acts," the most frequent being the representative act. This is possible in the emails since they are structured as narratives (Chiluwa, 2015).

Digital deception or the so-called Nigerian 419 scam is viewed as a type of phishing (Hong, 2012); phishing, being a fraudulent way of obtaining an email account owner's private or security information. Some phish successfully persuade their victims to disclose sensitive information to phishers or trick them into installing malicious software (or malware), which include computer viruses on their computers (Hong, 2012). Phishing

attacks and the study of phishing has gained global attention and is beginning to gain traction among the intellectual/scholarly community. Some genre studies of phishing, give insights to how phishing works and how to counter it (see Jakobson and Myers, 2006; Hong, 2012).

METHODOLOGY

As a qualitative discourse analysis, this study describes the general textual features, as well as analyze the discourse structures of fraudulent email samples in the data; particularly those that solicit partnership with email account owners to transfer some abandoned huge sums of money in some West African banks (usually in Burkina Faso) through their bank accounts; those that seek partnership to utilize funds for charity purposes; and those that solicit partnership for investment of millions of dollars in the email account owner's country. Data are obtained from individuals, and colleagues who volunteered to forward such mails to the researchers for study, and samples collected from the researchers' email accounts in the last three years (i.e., 2014-2017). A total of fifty (50) samples are collected, but only 14 samples are reproduced and analyzed this study for constraint of space. The discourse analysis carried out here also examines the narrative structures of the emails, as well as analyze the writer's authorial stance in the texts in relation to the reader. Samples from the data are numbered serially in the text; nos. 1-3 are already shown above.

THEORETICAL FRAMEWORK

The study of stance in academic writing has often examined the author's positioning and persuasive strategies in a text; how the author exhibits certainty and assurance about the "facts" or arguments being presented in the text, and how the author expects the reader to respond (Hyland, 2005). So, while authors take responsibility for their positions,

they also often recommend positions for their listeners or readers. Authors are also aware that their readers may have some doubts, or have their own opinions and perspectives about the arguments in the text; so, sometimes speakers or writers apply some forms of modesty through discursive means; sometimes, they disguise their positions or out-rightly refuse to take responsibility for some forms of knowledge they share (Hyland 2005). But in most cases, authors engage their readers in the argument; often, recognizing their uncertainty and guiding them to taking actions. In the study of the email scams, the analysis examines some persuasive or rhetoric strategies the writers have applied to persuade the reader into taking the type of action the writer expects. According to Ken Hyland, writers employ rhetorical choices in order to create a social world that enable them to establish social relationships, as well as produce evidence and credibility for their work. Hence, the study of stance in discourse examines linguistic features through which the writer makes proposition, creates an authorial identity or hide from such identity. This will include the linguistic choices to persuade and take responsibility (epistemic stance); or the use of emotional language or linguistic "resources for expressing feelings" in order to appeal to the reader's emotion (affective stance) (see Martin & White, 2005).

DISCUSSION AND FINDINGS

Textual Structure of Deceptive Emails

Deceptive emails are letters written as narratives consisting of a formal introduction, the content, and the conclusion. Many come with topics, such "cooperation," "compliment to you and your family," "attention: beneficiary," "urgent request for your assistance," etc. The introduction is made up of the opening in the form of greetings and introductory notes about the writer. Some common forms of salutation are "sir", "dear sir", authors do not introduce themselves; they simply begin with salutation and

proceed to introduce the "business." *Samples 3-6* below are a few examples, showing the opening and the author's introduction.

> **Sample 4**. Hello Friend.... I have a good business proposal which i want to let you know about…
>
> **Sample 5.** Dear Sir/Madam,
>
> My name is DR. Ali Tarhouni, from Tripoli– Libya, I am former Minister for Oil and Finance on the National Transitional Council, but presently I'm here in Burkina Faso (West Africa) …
>
> **Sample 6.** Dearly co-worker in Christ,
>
> May the Lord bless you and your family and all that you do over there in your Country for our Lord Jesus Christ…

Some of the emails adopt a religious tone as in *sample 6* in other to appeals to the receiver's religious mentality either as a Christian or Muslim. The introduction of such emails usually begins and ends with prayers as in the above example.

The narrative contents of the emails tend to explain the subject matter with some form of argument or emotional story such as stories of death by accidents, natural disasters or intractable terminal diseases. The concluding parts often end with a complimentary close and sign-off with the writer's name, sometimes with a short explanatory note of reassurance, or an advice to "act fast." The conclusions and sign offs are generally appealing; some of them adopt the complimentary close of a formal business letter such as "yours sincerely," or "best regards" as in samples 7, 8, and 9 below. Some writers (e.g., in example 9) include their supposed designations in order to sound authentic and important. The author in example 9 is the "Secretary, UN Charity Development Agency." Interestingly, there is no such agency in the United Nations. In example 12, the author describes himself as the "President of the Qatar Foundation." These lies are meant to convince and persuade the reader.

Sample 7.

Yours sincerely,

Mrs. Juliet Annita Khubeka.

Sample 8. Best Regards,

Dr. Ali Tarhouni

Sample 9. Regards,

Mr. Mavis D. Maxwell

Secretary UN Charity Development Agency

Professional titles such as "Dr." or "Engineer," that the writers adopt is to assign some creditability to the proposal. It is the same as inserting a spurious job designation. Some of the conclusions are informal, making some emotional appeal for friendship, understanding, religious identification and assistance especially where there is a story about someone dying. Interestingly about 90% of the samples in the data end with "regards" or "best regards" including the religious ones. This tends to suggest that both the business proposal letters and the other types of email fraud are composed by the same persons or group of persons (Chiluwa, forthcoming).

Sample 10. Allah be with you

Regards

Dr. Ayesha Gaddafi

Sample 11. Your sister in the Lord,

God bless you and your family,

Mrs. Kate William.

Sample 12. Yours sincerely,

Engineer Saad Al Muhannadi

President of the Qatar Foundation

Some earlier findings have established that the tone and style of the emails generally looks like a genuine interpersonal email in terms of content and style, which sometimes makes it difficult to distinguish them from the genuine (Orasan & Krishnamurthy, 2002 cited in Chiluwa, forthcoming). Blommaert (2005), observes that the language skills of the writers of email fraud belong to the "grassroots," level of English, which unfortunately, does not match the advanced digital performance of the writers. This implies that the writers of fraudulent emails come from non-English speaking countries (e.g., Africa and Asia) (Chiluwa, 2015).

Discourse Structure of the Contents of Scam Emails

As highlighted above, most scam emails are written as narratives, especially those that solicit business partnership, and they tell stories of money and investment opportunities; some of the mails announce incredible charity donations or that the receiver is a beneficiary of some abandoned funds. Most of the narratives are about personal experiences or those of the relatives of the writer, who are in a serious need of assistance. However, such assistance is not usually presented as charity, rather as "cooperation," or "partnership," or "investment," because the recipient is assured of some form of profit sharing. Two of such stories are reproduced below, and their discourse structures (or persuasive strategies) are examined.

Sample 13. Compliment to you and your family

Jan. 9, 2017

From: Amos Majola

Tel: +27-745742531

Email: amos_majola@hotmail.com

Attention: President/Director

Compliment to you and your family. My name is Amos Majola the elder son of Mr. David Majola, from the Republic of Zimbabwe. It might be a surprise to you where I got your contact address. I got your contact from the South African Chamber of Commerce in Johannesburg.

During the current war against the farmers in Zimbabwe, from the supporters of our president, Robert Mugabe, in his effort to chase all the white farmers out of the country, he ordered all the white farmers to surrender their farms and properties to his party members and his followers. My father was one of the best and successful farmers in our country, and formerly the finance minister of Robert Mugabe administration, but he did not support the idea of dispossessing the white farmers of their land. Because of this, his farm was invaded and burnt by Government supporters. In the course of the attack, my father was killed and the invaders made away with a lot of items form my father's farm. And our family house was utterly destroyed. My mother died too out of heart attack.

Before the death of my father, he drew my attention to the sum of US$25.5Million which he deposited with a Security Company in South Africa during his tenure as the Finance Minister of Zimbabwe and my sister and I decided to move out of Zimbabwe for our own security, because our lives were in danger. We decided to move to the Republic of South Africa where my father deposited this money. Till date the Security Company is not aware of the content of the consignment because my father used his diplomatic immunity as at that time to deposit the consignment as important personal valuables.

I decided to contact with overseas person/firm who will assist me to move the money out of South Africa. This becomes necessary because as political asylum seekers, we are not allowed to own or operate a Bank account. If you accept this proposal, you shall receive 25% of the entire amount for your assisting us to move this money out. 70% of this amount shall be for us, and the remaining 5% shall be mapped out for expenses incurred in the course of the transaction.

I want you to immediately confirm your interest in this project via the above contact numbers as soon as I get your response, I will give you more details on how we proceed.

Thanks and God bless you for your anticipated co-operation, urgent response waited.

Best regards,

Amos Majola

The writer of the above narrative is supposedly a son of a Zimbabwean farmer; the latter was also a former Minister of Finance in Robert Mugabe's government. The man was killed by the government for opposing the government's confiscation of white farmers' landed property. The son (the writer), who had escaped to South Africa is in possession of $25.5 million (his father's money) hidden in a security company in South Africa. He now wishes to repatriate the money overseas for investment in the receiver's country. The receiver will get 25% of the money after successfully moving the money.

Interestingly, a very similar story is told in another email with the same storyline of a man killed by Mugabe's government. This time for supporting the opposition party. Exactly the same scenario here; and a hidden money in a security company is waiting to be moved to another country for investment. It is likely that the same person wrote the two letters. This also suggests that these con writers are quite educated and very creative with the use of language. They are also very conversant with the global economy and international affairs, because some of the topics and stories show familiarity with current affairs. In some of the narratives, some so-called donors (usually at the point of death) would want their money to be used for charity, like supporting widows and orphans, for rehabilitating children that have suffered abuse, or for building churches/mosques. Some were ex-soldiers of the rebel groups in Libya or Syria, etc.

However, some of the claims and assumptions in the *sample 13* narrative are indeed nonsensical because the writer actually thinks that the receiver who probably has nothing to do with South Africa or the SACC would be interested in the story or that the receiver, suddenly addressed as "president," or "director," should take the narrative any more seriously

than a joke. Interestingly, the narrative was written in January, 2017 and the story refers to "the current war against farmers in Zimbabwe." In fact, there is no "current war," because it is over 16 years ago, when the Mugabe's government seized white farmers' lands, as compensation for the exploitations of the apartheid regime. That was around the year 2000, and by 2015 some of the farmers were being recalled to manage some farms that were considered very vital to the economy.

The second narrative (i.e., *sample 14*) is written by a so-called "Managing Director/Head of Coverage and Advisory at UBS bank in London, who discovered an abandoned sum of 22.3 million pounds. The owner of the money had died in an air crash and had left no relatives; the search for a known relative had lasted for 5 years without any results. Now the writer wants the receiver to pose as the next-of-kin and claim the money and receive 40% share of the loot.

Sample 14.

From Mr. Robert Karofsky

Jan. 4, 2017

Robert Karofsky. *karofskyrobert01@gmail.com*

From Mr. Robert Karofsky,

I expect my letter to meet you in good health and your finest mood today, how are you and your family doing? Please kindly forgive me for intruding into your privacy. Can you be trusted in a financial business relationship that will be of mutual benefit to both of us? I got your name and contact from the International Business Information of your country with the hope that you will be interested in what I am about to tell you.

I am Mr. Robert Karofsky from Harlesden, North West London, here in England. I work for UBS Bank, London. I am writing you about a business proposal that will be of an immense benefit to both of us. In my department, Being The Managing Director/Head of Coverage and Advisory at UBS AG, I discovered an abandoned sum of 22.3 Million Great British Pounds Sterling (Twenty Two Million Three Hundred

Thousand Great British Pounds Sterling) in an account that belongs to one of our foreign deceased customers, a billionaire Business Mogul Late Mr. Moises Saba Masri, a Jew from Mexico who was a victim of a helicopter crash 10th January, 2010 resulting to his death and his family members. Saba was 47-years-old. Also in the chopper at the time of the crash was his wife, their son Avraham (Albert) and his daughter-in-law. The pilot was also dead.

The choice of contacting you is aroused from the geographical nature of where you live, particularly due to the sensitivity of the transaction and the confidentiality herein. Now our bank has been waiting for any of the relatives to come-up for the claim but nobody has done that. I personally has been unsuccessful in locating the relatives for 5 years now, I seek your consent to present you as the next of kin/Will Beneficiary to the deceased so that the proceeds of this account valued at 22.3 Million Pounds can be paid to you. This will be disbursed or shared in these percentages, 60% to me and 40% to you.

I have secured all necessary legal documents that can be used to back up this claim we are making. All I need is to fill-in your names to the documents and legalize it in the court here to prove you as the legitimate beneficiary. All I require now is your honest Co-operation, Confidentiality and Trust to enable us see this transaction through. I guarantee you that this will be executed under legitimate arrangement that will protect you from any breach of the law.

Please, provide me the following, as we have 7 days to run it through. This is very URGENT PLEASE.

1. Full Name:

2. Your Direct Mobile Number:

3. Your Contact Address:

4. Your Occupation:

5. Your Nationality:

6. Your sex/Age:

Having gone through a methodical search, I decided to contact you hoping that you will find this proposal interesting. Please on your

confirmation of this message and indicating your interest will furnish you with more information. Endeavor to let me know your decision rather than keep me waiting.

Regards,

Mr. Robert Karofsky

UBS AG, Investment Bank

1 Finsbury Avenue, London

EC2M 2PP, United Kingdom.

www.ubs.com

The writer of this letter also naively believes that the receiver would be interested to present him/herself as a relative of a dead man and claim his so-called abandoned wealth. What if the whole story is a pretext? The writer does not appear to care that the process of claiming another man's "abandoned," wealth is fraudulent if at all it is true. Hong (2012) has argued that the offer of "free" money by phishers actually appeals to man's sense of greed and the "get rich-quick" syndrome. Otherwise, why would anyone ever wish to pretend to be a next of kin to someone he/she has never known or steal another person's identity in order to get rich? This also suggests that people that fall for this kind of game, are also likely criminals.

The discourse structures of the two narratives are similar. Firstly, the writers introduce themselves in the introduction and apply strategies that make the stories sound genuine, such as making reference to real people and places/institutions. This is after some forms of greetings and salutations. Secondly, the contents tell stories of actual and likely incidents. For instance, the story of Robert Mugabe's government seizing lands belonging to white farmers is true but wrongly referred to as a recent development. Also, there is a UBS AG London office. What is not certain is whether there is a department known as "coverage and advisory." There are also stories of accidental death and death by assassination of people

who owned money that is now available for sharing. Thirdly, the narratives end with instructions to the receiver such as "immediately confirm your interest in this project via the above contact numbers," (*sample 13*) and "please, provide me the following, as we have 7 days to run it through…" (*sample 14*).

The language forms are quite readable and simple. In fact, the two narratives exhibit a very high level of competence in written English, which also challenges the initial assumption that writers of email fraud might have come from non-native English speaking countries. The letter supposedly written from London, indeed sounds near-native. According to Blommaert (2005) writers of hoax emails often borrow from established genres of discourse. For instance, the closing formula of many of the scam business proposals are patterned after the business/commercial and promotional discourse. This is because the writers are familiar with the "orders of indexicality attached to genres such as these and organise their messages formally and structurally according to them" (2005, p. 11, cited in Chiluwa, 2009). So, the more businesslike a message appears, the more people tend to believe them. And since "the basic intention of the writers is simply to sound convincing and subsequently deceive, they apply all writing conventions available to them without really knowing whether or not they satisfy the requirements of the genre they are deploying," (Chiluwa, 2009, p. 654).

Authorial Stance of the Authors

The writers' stances reflect absolute certainty and genuineness of the "business" they present. In terms of their relationship to the reader and recipient, the writers appear harmless; they are optimistic and sound convincing. For instance, to someone who knows nothing about the South African business environment and politics, the story of Mugabe's land confiscation policy would appear convincing. Very often the con writer exploits the readers ignorance to trick them. Thus, they often take the position of a teacher, an investor or even a benefactor, which is why in

many instances, they apply some lexical/grammatical stance boosters to express certainty and assurance. For example, in *sample 14*, the writer tells the recipient: "I am writing you about a business proposal that will be of an immense benefit to both of us." Since the writer is sure of his business proposal, he asks if the recipient could be trusted with financial business relationship. This is of course ironical because; a fraud is asking for trust - a discourse strategy to appear genuine.

As noted above, the writers are also aware that the recipients have their doubts and uncertainties. Generally, highly suspicious emails do generate fear and uncertainty (Chiluwa, 2009); so the writers apply discursive frames and methods to douse these doubts and fears. In *sample 14*, the writer explains how he got the receiver's contact details (i.e., "International Business Information" of the receiver's country), after courteously asking after the receiver's health and family. He then tactically apologizes for intruding into his privacy. The writer sounds confident throughout, with some sense of urgency in the message. The recipient is further assured that the writer has "secured all necessary legal documents that can be used to back up this claim we are making. All I need is to fill-in your names to the documents and legalize it in the court here to prove you as the legitimate beneficiary" (*sample 14*). If the recipient is still not convinced, the writer would guarantee the business would be "executed under legitimate arrangement that will protect you from any breach of the law." What is mostly required in the circumstance is receiver's "honest co-operation, confidentiality and trust…"

In some of the narratives (e.g., *sample 13*), the author positions himself as a victim, and presents his fate as if it is in the hands of the receiver, who is now being asked for "assistance." In *sample 13* the writer and his younger sister are survivors of political persecution, who narrowly escaped death and are seeking political asylum in South Africa. In this circumstance, reference is made to God and religion and the story ends with "God bless you for your anticipated co-operation…" In many of the samples, the emails end with the offer of confidentiality and the instruction to "reply", or "contact" the writer or "act fast." As already highlighted in *sample 13* above, the receiver is told "urgent response awaited." In *sample*

14, the recipient is told: "This is very URGENT PLEASE." In some of the fake emails, the receiver is told to keep the proposal confidential, and in some, the subject header reads: "top secret."

CONCLUSION

Heyd (2008) had predicted that emails hoaxes might be extinct in the near future, but Chiluwa (2009) had also argued that the global economic recession might promote many more online scams, and indeed "socio-economic problems worldwide, may result in the multiplicity of crimes and fraudulent practices" on the Internet (p. 658). Blommaert (2005) concludes that writers of email fraud, are fully competent manipulators of information technology and are utilizing the opportunity offered by the Internet, such as speed, and anonymity to full advantage. Hence, Dobovsek, Lamberger & Slak, (2013), argue that advance fee fraud and deceptive emails are not declining at all. According to a report released by *Ultrascan Advanced Global Investigations*, losses arising from email fraud or "Nigerian 419 Advance Fee Fraud" scams totaled $12.7 billion in 2013. In 2012, it was $10.9 billion. And according to the report, people in the U.S., the U.K., and India fell for the most scams in 2013. Hong (2012) suggests answers to why people still fall for advance fee fraud.

Studies in deceptive emails or phishing are still emerging and interesting studies are also emerging across disciplines, especially those that border on security and legal questions. But no doubt, this new area of study in computer-mediated communication (CMC), has come to stay just as the practice of email fraud itself is not declining.

REFERENCES

Barron, Anne. (2006). "Understanding Spam: A Macro-textual Analysis." *Journal of Pragmatics*, *38*, 6, 880-904.

Blommaert, Jan. (2005). "Making Millions: English, Indexicality and Fraud." *Working Papers on Urban Languages and Literacies*, *29*, 1-24.

Blommaert, Jan. & Tope, Omoniyi. (2006). "Email Fraud: Language, Technology, and the Indexicals of Globalisation." *Social Semiotics*, *16*, 4, 573-605.

Chiluwa, Innocent (forthcoming). "Congratulations, Your Email Account Has Won You €1,000,000: Analyzing the Discourse Structures of Deceptive Emails." In *The Palgrave Handbook of Deceptive Communication*, edited by Tony Docan-Morgan. Basingstoke: Palgrave-Macmillan.

Chiluwa, Innocent. (2015). "Email Fraud." In *The International Encyclopedia of Language and Social Interaction*, edited by Karen Tracy, Cornelia Ilie, and Todd Sandel. Boston: John Wiley & Sons. DOI: 10.1002/9781118611463.wbielsi002.

Chiluwa, 1nnocent. (2010). "The Pragmatics of Hoax Email Business Proposals." *Linguistik Online*, *43*, 3. http://dx.doi.org/10.13092/lo.43.409.

Chiluwa, Innocent. (2009). "The Discourse of Digital Deceptions and "419" Emails." *Discourse Studies*, *11*, 6, 635-660.

Dobovšek, Bojan., Igor, Lamberger. & Boštjan, Slak. (2013). "Advance Fee Frauds Messages–Non-Declining Trend." *Journal of Money Laundering Control*, *16*, 3, 209-230.

Fernback, Jan. (2003). "Legends on the Net: An Examination of Computer-Mediated Communication as a Locus of Oral Culture." *New Media & Society*, *5*, 1, 29-45.

Heyd, Theresa. (2008). *Email Hoaxes: Form, Function, Genre Ecology., Vol. 174*, Amsterdam: John Benjamins.

Hong, Jason. (2012). "The State of Phishing Attacks." *Communications of the ACM*, *55*, 1, 74-81.

Hyland, Ken. (2005). "Stance and Engagement: A Model of Interaction in Academic Discourse." *Discourse Studies*, *7*, 2, 173-192.

Kibby, Marjorie D. (2005). "Email Forwardables: Folklore in the Age of the Internet." *New Media & Society*, *7*, 6, 770-790.

Martin, James R. & Peter, R. White. (2003). *The Language of Evaluation., Vol. 2,* Basingstoke: Palgrave Macmillan.

Mintz, Anne P. (2002). *Web of Deception: Misinformation on the Internet*. Medford, MA: CyberAge Books.

Orasan, Constantin. & Ramesh, Krishnamurthy. (2002). "A Corpus-Based Investigation of Junk Emails." (2002): 1773-1780. *Proceedings of the 3rd International Conference on Language Resources and Evaluation*, 29–31 May, Las Palmas, Spain.