Healing After Digital Betrayal:

Introducing the Digital Betrayal Recovery Model (DBRM)

A Trauma-Informed Peer Support Model for Cyber-Enabled Relational Fraud Recovery

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ABSTRACT

Cyber-enabled relational fraud encompassing romance scams, cryptocurrency investment scams, and hybrid schemes commonly known as pig butchering scams (sha zhu pan) has emerged as one of the most psychologically devastating categories of online crime. Unlike conventional financial fraud, these schemes involve the deliberate cultivation of emotional trust and intimate attachment as preconditions for exploitation, resulting in harm that extends well beyond monetary loss. Victims frequently experience significant psychological sequelae, including grief, shame, identity disruption, betrayal trauma, and social withdrawal. Despite the severity of these impacts, existing victim services have been largely oriented toward financial recovery and fraud reporting, with comparatively little attention to emotional and psychological rehabilitation.

This paper introduces the **Digital Betrayal Recovery Model (DBRM),** a trauma-informed framework designed to guide recovery among individuals who have experienced cyber-enabled relational fraud victimization. The DBRM integrates trauma-informed care principles, grief theory, cognitive-behavioral approaches, peer support, and psychoeducation to address the complex psychological consequences of trust-based digital exploitation. Preliminary facilitator observations and participant feedback suggest that structured peer support reduces shame, restores social connection, and increases resilience against future victimization. Implications for clinical practice, victim services, and professional training are discussed.

Disclosure: *This white paper presents a practice framework based on the author's clinical experience and facilitator observations. It is intended to inform practitioners and organizations and does not constitute a peer-reviewed empirical study.*

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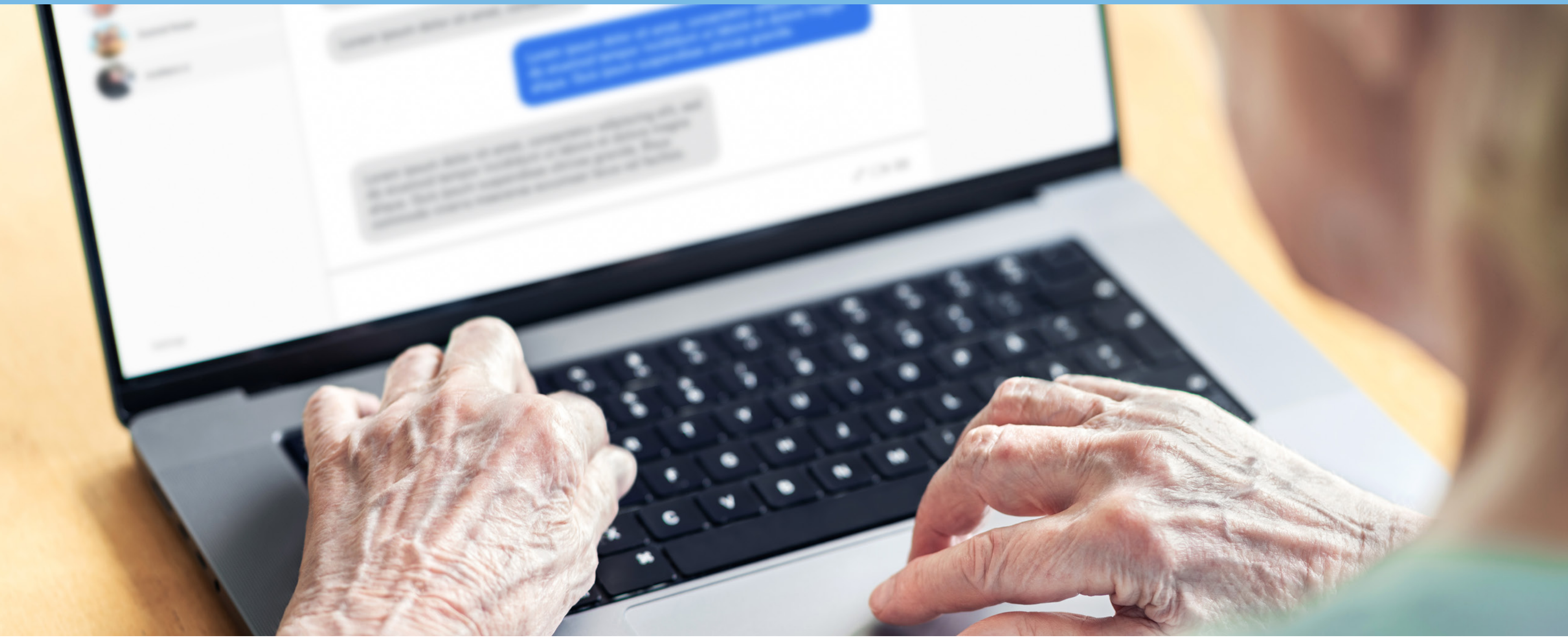

INTRODUCTION

Cyber-enabled relational fraud has emerged as one of the fastest-growing and most psychologically harmful categories of crime globally. According to the FBI's 2025 Internet Crime Report, released in April 2026, the Internet Crime Complaint Center (IC3) received 1,008,597 total complaints. This is the first time annual complaint volume has exceeded one million in the center's 25-year history. Reported losses reached $20.9 billion, a 26% increase from $16.6 billion the prior year, with cyber-enabled fraud accounting for $17.7 billion of that total. Investment fraud was the largest single driver of losses at $8.648 billion, followed by business email compromise at $3.046 billion and tech support scams at $2.135 billion, with confidence and romance scams accounting for an additional $929 million. Cryptocurrency fraud complaints totaled 181,565, with reported losses exceeding $11 billion, representing more than half of all fraud losses recorded by IC3 and a 22% increase year-over-year. Americans aged 60 and older bore the greatest financial burden, reporting $7.748 billion in losses, a 59% increase from 2024, with an average loss nearly double the overall average. These figures almost certainly underrepresent the true scope of victimization, as shame, stigma, and distrust of authorities contribute to significant underreporting (Cross et al., 2018).

What distinguishes cyber-enabled relational fraud from other categories of financial crime is its systematic weaponization of human attachment. Perpetrators do not merely deceive victims about financial opportunities; they construct elaborate relational personas designed to cultivate trust, emotional intimacy, and dependency. Romance scams, cryptocurrency investment scams, and the increasingly prevalent hybrid schemes known as pig butchering scams (sha zhu pan) all share this relational architecture, even as they differ in their specific mechanics and financial targets (Ciancaglini et al., 2023; Lazarus, 2023).

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Pig butchering scams are particularly relevant to this framework. In these schemes originating primarily from organized criminal operations in Southeast Asia, perpetrators initiate romantic or friendship contact through social media or messaging platforms, cultivate a relationship over weeks or months, and then introduce what appears to be a highly profitable cryptocurrency investment opportunity. Victims are encouraged to invest incrementally, often watching fabricated account balances grow before the platform disappears along with all deposited funds (Gu et al., 2022). The result is a compound victimization: both the romantic relationship and the financial investment are revealed to be entirely fabricated, producing simultaneous relational and material devastation.

Research has increasingly documented that the psychological consequences of cyber-enabled relational fraud are severe and enduring, comparable in many respects to other forms of relational trauma (Button et al., 2014; Cross et al., 2018; Volz, 2023). Despite this evidence base, victim services have lagged behind in developing psychologically informed responses. The present paper addresses this gap by introducing the Digital Betrayal Recovery Model (DBRM), a structured, trauma-informed framework for supporting recovery among survivors of cyber-enabled relational fraud in all its forms.

PSYCHOLOGICAL IMPACT OF CYBER-ENABLED RELATIONAL FRAUD

The psychological impact of cyber-enabled relational fraud is distinct from other forms of financial fraud due to the inherently relational nature of the victimization. Whether the presenting scheme is a romance scam, a cryptocurrency investment fraud, or a pig butchering hybrid, the mechanism of harm is consistent: perpetrators systematically build genuine emotional attachment in the victim as a precondition for exploitation. When the deception is revealed, victims must simultaneously contend with the loss of a relationship they experienced as real and meaningful, the recognition that they were deliberately manipulated, and the practical consequences of often catastrophic financial loss.

This dual impact has been described in the romance scam literature as a “double hit,” in which victims experience both financial harm and relational loss (Whitty & Buchanan, 2015). In pig butchering and cryptocurrency investment scams, the harm may be better characterized as a triple impact: the relational loss, the financial devastation which frequently involves liquidation of retirement savings, home equity, or

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borrowed funds, and the profound disorientation of discovering that both the relationship and the investment platform were entirely fabricated (Lazarus, 2023). Victims commonly report grief, humiliation, anger, and intense self-blame across all three scam typologies (Cross et al., 2018; Volz, 2023).

The shame associated with cyber-enabled relational fraud victimization is frequently compounded by social stigma and victim-blaming attitudes. Victims may be told they should have recognized obvious warning signs, which intensifies self-reproach and discourages help-seeking. This dynamic is particularly pronounced in cryptocurrency fraud, where cultural narratives around financial sophistication and the perceived simplicity of avoiding obvious scams can make victims reluctant to disclose (Lazarus, 2023).

These experiences are well situated within betrayal trauma theory (Freyd, 1994) and Pauline Boss's framework of ambiguous loss (1999), both of which illuminate the particular difficulty of grieving a relationship that, while emotionally real to the victim, was constructed entirely on deception. In the case of pig butchering scams, the ambiguity is compounded: victims grieve both a person who never existed and a financial future that was never real. These frameworks help explain the complexity and persistence of emotional distress across this population and underscores the need for specialized, trauma-informed intervention that addresses the full scope of the harm.

GAPS IN VICTIM SERVICES

Despite growing awareness of cyber-enabled fraud, services for victims of cyber-enabled relational fraud remain limited, fragmented, and unevenly distributed. Existing institutional responses tend to emphasize financial recovery, fraud reporting, and prevention education. Law enforcement agencies typically focus on investigation and restitution; financial institutions may offer fraud counseling oriented toward account recovery; and prevention campaigns generally aim to reduce future victimization through awareness. While these interventions serve important purposes, they collectively fail to address the emotional and psychological dimensions of victimization.

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This gap is particularly acute for victims of pig butchering and cryptocurrency investment scams, who often face additional barriers to service access. The relatively recent emergence of these scam typologies means that many victim service providers lack familiarity with their specific mechanics and psychological impact. Furthermore, the large financial losses characteristic of cryptocurrency fraud which can reach hundreds of thousands or even millions of dollars frequently produce secondary stressors including bankruptcy, housing instability, and relationship dissolution that compound the psychological burden and complicate recovery (Volz, 2023).

Victims across all cyber-enabled relational fraud typologies frequently report feeling unsupported, dismissed, and isolated in the aftermath of scam discovery (Button et al., 2014; Cross et al., 2018). Many describe encounters with institutional responses that felt minimizing or even blaming. The absence of services that validate the emotional reality of the victimization and provide structured pathways to psychological recovery represents a significant gap in the current service landscape. Without integrated approaches addressing both emotional processing and cognitive rehabilitation, victims may struggle to rebuild trust, restore a sense of identity, and develop protective awareness against future exploitation.

There is, moreover, a notable absence of peer support infrastructure for this population. Romance scam survivors, cryptocurrency fraud victims, and pig butchering survivors share core psychological experiences such as betrayal, grief, shame, and identity disruption which make them natural candidates for shared recovery communities. Yet unlike survivors of domestic violence or sexual assault, this population lacks established peer support networks through which mutual validation and collective recovery can occur. The DBRM was developed in direct response to this gap.

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CLINICAL FRAMEWORK FOR THE DIGITAL BETRAYAL RECOVERY MODEL

The DBRM is grounded in an integrative clinical framework that draws on five theoretical and practice traditions: trauma-informed care, grief theory, cognitive-behavioral approaches, peer support, and psychoeducation. Each contributes a distinct dimension to the model's conceptual foundation and informs its practical implementation across the full spectrum of cyber-enabled relational fraud typologies.

Trauma-informed care (TIC) provides the overarching orientation of the model. TIC prioritizes psychological safety, trustworthiness, choice, collaboration, and empowerment which are principles that are especially salient for a population whose victimization involved systematic violations of trust and autonomy (SAMHSA, 2014). Within the DBRM, TIC principles shape the facilitation environment, the language used to describe victimization, and the pacing of intervention. For victims of pig butchering scams in particular, who may have experienced months of carefully constructed relational safety before the exploitation, the restoration of genuine interpersonal trust is a central therapeutic task.

Grief theory, particularly the work of Worden (2018) on the tasks of mourning, informs the model's approach to the relational and financial losses inherent in cyber-enabled relational fraud victimization. Victims must be supported in acknowledging the reality of the loss, processing the pain of grief, adjusting to a changed relational and financial landscape, and ultimately finding ways to reinvest emotionally in safe relationships and, where applicable, to rebuild financial stability. Ambiguous loss theory (Boss, 1999) further contextualizes the particular difficulty of grieving relationships and financial futures that lacked genuine existence from the perpetrator's perspective.

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Additionally, disenfranchised grief, as conceptualized by Doka (1989, 2002), refers to grief that is not openly acknowledged, publicly mourned, or socially supported, essentially loss that others do not recognize as legitimate. This framework applies with particular force to cyber-enabled relational fraud survivors. Victims frequently find that friends, family, and institutions minimize or dismiss their grief, often framing the loss as a financial mistake rather than a genuine bereavement. The relational dimension of the loss such as mourning a person, a relationship, and a future that were experienced as entirely real is rarely validated in social or institutional responses. This disenfranchisement compounds the psychological harm: survivors not only grieve in isolation, but often internalize others' dismissiveness as confirmation of their own culpability. For pig butchering survivors in particular, the convergence of romantic loss and financial devastation produces layered disenfranchisement, as neither the grief over the fabricated relationship nor the shame of the financial loss tends to receive adequate social recognition. The DBRM explicitly addresses disenfranchised grief by creating structured space for survivors to have their losses named, witnessed, and validated which is a corrective relational experience that peer support is uniquely positioned to provide.

Through the use of cognitive restructuring and identification of automatic thoughts, cognitive-behavioral approaches inform the model's work with self-blame, shame, and distorted beliefs about personal culpability. A central cognitive target in the DBRM is the victim's tendency to attribute responsibility for the victimization to their own judgment, emotional needs, or financial decisions. This is particularly salient for cryptocurrency fraud victims, who may internalize narratives about financial naivety, and for pig butchering survivors, who may catastrophize about having "chosen" to continue investing as fabricated account balances appeared to grow. Psychoeducation about coercive manipulation, manufactured urgency, and the sophisticated psychological architecture of these schemes facilitates more accurate attribution and reduces the self-recrimination that impedes recovery.

Peer support is a core structural element of the DBRM, consistent with extensive evidence that shared experience reduces isolation, normalizes help-seeking, and promotes recovery across a range of trauma populations (Davidson et al., 2012). Critically, the convergence of romance scam and cryptocurrency fraud victimization in the pig butchering context means that peer support groups can effectively serve survivors across these typologies, as their core psychological experiences are substantially overlapping. Psychoeducation complements peer support by enhancing participants' understanding of fraud mechanics, psychological manipulation, and recovery processes while aiding in the prevention of revictimization.

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THE DIGITAL BETRAYAL RECOVERY MODEL (DBRM)

The DBRM conceptualizes recovery as a staged, non-linear process involving four primary phases: Discovery and Disruption, Betrayal and Grief, Reframing and Recovery, and Meaning-Making and Empowerment. These phases apply across romance scam, cryptocurrency fraud, and pig butchering victimization, though the specific content of each phase will vary by scam typology and individual circumstance. The model acknowledges that recovery is not strictly sequential; individuals may move between phases, revisit earlier stages, or experience elements of multiple phases simultaneously.

PHASE 1	PHASE 2	PHASE 3	PHASE 4
Discovery & Disruption	Betrayal & Grief	Reframing & Recovery	Meaning-Making & Empowerment

Phase 1: Discovery and Disruption is characterized by the acute psychological response to the revelation of the fraud. For romance scam victims, this typically involves the sudden collapse of a perceived intimate relationship and/or the intervention from a concerned loved one or a member of law enforcement. For cryptocurrency fraud and pig butchering victims, discovery may involve the abrupt disappearance of an investment platform, the freezing of fabricated account balances, or the realization that a trusted contact orchestrated the scheme. Across typologies, victims in this phase experience shock, confusion, disorientation, and a profound disruption of their sense of reality. Intervention at this stage prioritizes safety, stabilization, crisis support where indicated, and validation of the victim's experience.

Phase 2: Betrayal and Grief involves the full emotional processing of the relational loss and the recognition of the deliberate deception that produced it. This phase is marked by intense emotional pain, grief, humiliation, anger, and pervasive shame. For pig butchering survivors, this phase frequently also involves confronting the magnitude of financial loss and its practical consequences. Facilitators support participants in externalizing the source of harm, naming the specific manipulation tactics employed by perpetrators, and beginning to disentangle the victim's emotional experience from self-blame.

Phase 3: Reframing and Recovery focuses on cognitive reframing and the active reduction of self-blame. Psychoeducation about grooming tactics, manufactured intimacy, and the psychological sophistication of fraud operations including the organized criminal infrastructure behind many pig butchering schemes is central to this phase. Understanding that perpetrators are professionals operating systematic scripts of manipulation, rather than opportunists exploiting obvious naivety,

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fundamentally reframes the victim's self-narrative. A dimension of this reframing that is frequently underrecognized is linguistic: many survivors enter recovery without language adequate to describe what happened to them. They may struggle to name the tactics used against them, to articulate the emotional consequences of the victimization, or to construct a narrative that accurately locates responsibility with the perpetrator rather than themselves. The peer support group functions, in part, as a language-giving environment, and, one in which survivors encounter, for the first time, words and frameworks that match their experience. This shared vocabulary serves a dual function: it enables internal meaning-making, allowing survivors to organize and understand their own experience, and it equips them to communicate that experience to others in the world outside the group in ways that reflect the criminal nature of what was done to them. Peer support plays a particularly important role throughout this phase, as shared experience normalizes the victimization, challenges the sense of individual uniqueness in having been deceived, and collectively builds the expressive capacity that recovery requires.

Phase 4: Meaning-Making and Empowerment involves rebuilding trust in oneself and others, and developing a forward-looking sense of identity and agency. A clinically significant marker of arrival in this phase, observed consistently in peer support groups, is the acceptance of monetary loss. Survivors who have moved into this phase tend to have relinquished, or significantly loosened, their focus on financial recovery. By contrast, participants who remain oriented toward getting their money back whether through hope placed in recovery companies, ongoing contact with the perpetrator, or persistent belief that restitution is imminent, often present as functionally stuck in earlier phases, cycling between grief, bargaining, and a preoccupation that can take on an obsessive or tormented quality. This distinction has important clinical implications: recovery scams and so-called "refund services" specifically target survivors in this vulnerable position, and facilitators should be alert to signs that a participant's focus on financial recovery is impeding psychological movement. For those who are ready, acceptance of the monetary loss not as resignation, but as a deliberate act of self-liberation appears to be a prerequisite for the deeper work of this phase. Participants engage in reflection on the experience as a potential source of growth and advocacy, identify strategies for protective awareness in future online interactions and financial decisions, and begin to re-engage socially and emotionally. For survivors of cryptocurrency fraud and pig butchering scams who face ongoing practical financial consequences, connection with financial counseling resources and recovery planning remains appropriate and important. The goal is not to minimize or resolve the harm but to integrate the experience in a way that supports a restored sense of self and renewed capacity for connection and, where applicable, sustainable financial participation.

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PEER SUPPORT PROGRAM MODEL

The peer support program operationalizes the DBRM through a structured group intervention format designed to serve survivors across the spectrum of cyber-enabled relational fraud typologies. Groups may be composed of survivors of a single scam type or may integrate survivors of romance scams, cryptocurrency fraud, and pig butchering schemes, given the substantial overlap in psychological experience across these populations. Facilitators are trained peer support specialists with lived experience of cyber-enabled relational fraud victimization who have received supplementary training in trauma-informed facilitation, group dynamics, scam typology education, and psychoeducation delivery.

Each session integrates four core elements: emotional processing through facilitated discussion; psychoeducation targeting increased understanding of scam mechanics, psychological manipulation, and the organized criminal infrastructure underlying many fraud operations; cognitive reframing that challenges self-blame and shame-based beliefs; and community connection that actively reduces the social isolation characteristic of this population. Sessions are structured to follow the progression of the DBRM phases, though facilitators are trained to respond flexibly to participants' needs within individual sessions.

Given the frequent convergence of relational and financial devastation in cryptocurrency fraud and pig butchering victimization, the program model includes referral pathways not only to licensed mental health professionals for participants presenting with clinical levels of distress, but also to financial and tax counseling resources for participants managing the practical consequences of large-scale financial loss. The peer support model is intended to complement, not replace, clinical and financial intervention services.

OBSERVED OUTCOMES

The outcomes reported in this section are based on preliminary facilitator observations and informal participant feedback gathered during initial program implementation with survivors of romance scams, cryptocurrency investment fraud, and pig butchering schemes. These observations are not derived from a controlled empirical study, and formal outcome evaluation is a priority for future

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development of the DBRM. Findings should therefore be interpreted as exploratory and hypothesis-generating rather than as evidence of established efficacy.

With that caveat noted, facilitator observations and participant self-report consistently indicate several areas of apparent benefit across fraud typologies. Participants frequently describe experiencing reduced shame and isolation following engagement with the peer support program. The cross-typology composition of groups has been particularly notable in this regard: romance scam survivors and cryptocurrency fraud victims report mutual recognition of shared psychological experiences despite the surface differences in their victimization, which appears to accelerate the normalization of shame and the reduction of self-blame.

Additional participant-reported outcomes include improved emotional processing, increased understanding of perpetrator manipulation tactics, greater confidence in identifying potential fraud situations in the future, and an enhanced sense of personal agency and empowerment. For pig butchering survivors specifically, facilitators have observed that psychoeducation about the organized criminal infrastructure behind these schemes including the use of trafficked individuals as operatives in some operations has been particularly powerful in externalizing responsibility and reducing self-blame. Rigorous evaluation through pre/post assessment, follow-up measurement, and comparison conditions will be necessary to establish the model's efficacy across populations.

LIMITATIONS

Several important limitations of the current work should be acknowledged. First, the DBRM has not yet been subjected to controlled empirical evaluation. All outcome data reported herein derive from informal facilitator observation and self-report, which are subject to response bias, social desirability effects, and the absence of standardized measurement. The absence of a comparison condition precludes causal inference about the effects of program participation.

Second, while the model is designed to serve survivors across cyber-enabled relational fraud typologies, the evidence base for its application to cryptocurrency investment fraud and pig butchering victimization is particularly nascent, reflecting the relatively recent emergence of these scam forms in both the clinical and research literature. The generalizability of the model to these populations should be regarded as theoretically supported but empirically unconfirmed pending formal evaluation.

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Third, the large financial losses characteristic of romance scams, cryptocurrency fraud and pig butchering victimization introduce practical stressors such as bankruptcy, housing instability, and damaged relationships that extend beyond the psychological scope of the DBRM and that the peer support model alone is not equipped to address. Integration with financial counseling and social services is essential for this subpopulation, and the model's outcomes may be moderated by the availability and quality of these complementary services.

Fourth, peer support facilitation introduces variability in intervention delivery. The quality of group facilitation is partly dependent on the interpersonal skills and training of individual facilitators, and fidelity monitoring protocols are still in development. These limitations notwithstanding, the DBRM represents a theoretically grounded and practically responsive approach to a significantly underserved area of victim services.

IMPLICATIONS FOR PRACTICE

The DBRM has several implications for clinical and organizational practice. For clinicians working with trauma survivors, cyber-enabled relational fraud including romance scams, cryptocurrency investment fraud, and pig butchering schemes warrants explicit recognition as a form of relational trauma deserving the same depth of therapeutic attention accorded to other traumatic losses. Assessment protocols should include routine inquiry into online fraud victimization, particularly for clients presenting with unexplained shame, grief, identity disruption, financial crisis, or social withdrawal. Given the underreporting characteristic of this population, direct, empathetic, and non-stigmatizing inquiry is essential.

For victim service organizations, the DBRM provides a model for developing peer support programs that address the psychological dimensions of cyber-enabled relational fraud alongside existing financial and legal recovery services. The model's applicability across romance scam, cryptocurrency fraud, and pig butchering typologies means that organizations can serve a broader survivor population without requiring entirely distinct program streams. Integrating mental health and financial counseling referral pathways into these programs will be essential to ensuring that participants receive comprehensive support.

For professional training programs in social work, counseling, psychology, and related fields, the psychological impact of cyber-enabled relational fraud should be incorporated into curricula addressing trauma, loss, and victim services. Practitioners are increasingly likely to encounter clients

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affected by these schemes, and professional preparation should reflect both their psychological dimensions and their practical consequences. Training should encompass understanding of perpetrator manipulation tactics across scam typologies, the distinctive phenomenology of ambiguous loss in this context, the particular vulnerabilities and strengths of pig butchering survivors, and evidence-informed approaches to shame reduction and cognitive reframing. Critically, training should also address the particular vulnerabilities that arise across the life course. Older adults who account for the largest share of reported financial losses, as reflected in the FBI IC3 (2026) data, face elevated risk rooted in intersecting factors including social isolation, accumulated financial assets, greater baseline levels of interpersonal trust, and potentially reduced familiarity with the architectural deceptions of online platforms. Younger adults, by contrast, present a distinct vulnerability profile: digital fluency and comfort with online relationship-building can generate a false sense of security, while financial inexperience and the appeal of cryptocurrency investment opportunities make them particularly susceptible to pig butchering schemes. Across the life course, practitioners should be trained to recognize that susceptibility to cyber-enabled relational fraud is not a function of intelligence or personal deficiency but of the deliberate, professional exploitation of universal human needs for connection, trust, and financial security.

Finally, the emergence of pig butchering scams as a dominant form of cyber-enabled relational fraud has policy implications that extend beyond the clinical domain. Growing evidence that these operations are often run by organized criminal enterprises using trafficked labor (Ciancaglini et al., 2023) situates victim recovery within a broader context of transnational crime and human rights. Practitioners working with this population should be aware of this context and prepared to address the complex emotional responses it may provoke, including secondary trauma related to awareness of perpetrator victimization.

CONCLUSION

Cyber-enabled relational fraud encompassing romance scams, cryptocurrency investment fraud, and pig butchering hybrid schemes represents an evolving and increasingly prevalent form of complex victimization in which psychological harm is as significant as, and often exceeds, financial harm. The deliberate weaponization of human attachment that characterizes these schemes produces grief, betrayal trauma, shame, and social isolation that conventional fraud response frameworks are ill-equipped to address. The Digital Betrayal Recovery Model offers a theoretically grounded, trauma-informed framework for supporting survivors through the multiple dimensions of recovery: emotional

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processing of relational and financial loss, cognitive reframing of self-blame, psychoeducation about manipulation, and the restoration of social connection through peer support.

The expansion of the DBRM to explicitly encompass cryptocurrency fraud and pig butchering victimization reflects the clinical reality that these populations share a common psychological architecture of harm rooted in the betrayal of manufactured trust. A recovery model that addresses this shared architecture, while remaining responsive to the specific features of each fraud typology, is better positioned to serve the full range of survivors presenting to clinical and victim service settings.

The DBRM is presented as a framework for practice and a foundation for empirical investigation. As formal evaluation proceeds, it is expected that the model will be refined to reflect emerging evidence and the diverse needs of the survivor population it aims to serve. In the meantime, the DBRM provides practitioners, victim service organizations, and policymakers with a principled starting point for developing responses to cyber-enabled relational fraud that match the severity and complexity of the harm involved.

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