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THE LEVEL OF AWARENESS TOWARDS MONEY MULES IN MALAYSIA

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ABSTRACT

Money laundering is seen as a worldwide problem, with cash originating from unlawful and fraudulent activities being used to finance it. Money mules are hired by criminal networks to operate in the money laundering chain, where they are positioned between the real criminal and the illegal payments, allowing the criminals to remain anonymous and untraceable to law enforcement. This research investigates the level of awareness towards money mules in Malaysia and the level of prevention towards money mules in Malaysia. Money mule is not a new phenomena, it has become more prominent especially among young people hit hard by economic problems as Malaysia is still in the process of restoring the financial economy after the damages had been caused by the global pandemic. The study is using a quantitative survey method through Google Form platform involving 391 respondents from various backgrounds. The result shows that the level of prevention towards money mules in Malaysia is very high ($M=3.65$), and the level of awareness towards money mules is also very high ($M=3.53$).

KEYWORDS

Money Mule, Awareness, Prevention

INTRODUCTION

According to Jana Bank (2020), money mule is a term used to describe innocent victims who are duped by fraudsters into laundering stolen or illegal money via their bank accounts. Typically, the mule is compensated for services with a tiny portion of the money transported. Money mules are often dupes recruited online for what they believe is legitimate work, unaware that the money they are delivering is the result of crime. Victims (money mules) are duped by fraudsters into laundering stolen or illegal money via their bank accounts in Money Mule scams. Fraudsters approach consumers through emails/chat rooms/job websites/blogs and persuade them to deposit money into their bank accounts in return for enticing incentives. The unlawful money is then transferred into the account of the money mule by the scammers. The money mule is then instructed to transfer money into the account of another money mule. This starts a chain reaction that eventually results in the money being sent to the fraudster's account. In a money mule transaction, an individual with a bank account is recruited to collect cheque deposits or wire transfers and subsequently transfer these amounts to accounts maintained on behalf of another person or to other persons, less a predetermined commission payment. Money mules may be recruited via a number of means, including spam emails, adverts on legitimate recruiting websites, social networking sites, instant messaging, and newspaper advertisements.

A money mule is a figure who is not a member of the criminal network but is employed by the criminal network and placed into the criminal network to divert the enforcement agencies' attention away from the criminal network. They obstruct the money trail while criminals gain from laundered monies. Money mules receive money in their bank account from a third party and either withdraw the cash or transfer the funds to another account, earning a fee on the transfer. Apart from self-employment, mules create bank accounts or companies in their identities to be used by criminal networks to launder money. Money mules are criminals that assist in the laundering of unlawful cash. The payoff is rather minimal in comparison to the risk incurred by the money mule. (Aston et al., 2009; Australian Institute of Criminology, 2017; DeSantis et al, 2013; Europol, 2019b; Leukfeldt, 2014; Leukfeldt & Jansen, 2015; Leukfeldt & Kleemans, 2019).

To maintain anonymity, money mules are individuals recruited by the criminals and fraudsters to use their personal banking account as an intermediary account to interrupt the trail of

the illegal funds. Criminals portray them as recruiters and offer job opportunities and lure their candidates with attractive financial rewards for them to accept the offer. The victims are visible to the law enforcement and face the consequences (Arevalo, 2015; Barclays, 2019; Charles, 2014; DeSantis, Dougherty, McDowell, 2013; Europol, 2019b; Leukfeldt & Jansen, 2015). Money mules have become an emerging hazard in this world, allowing actual criminals to be undetected and incurring massive financial loss.

PROBLEM

STATEMENT

Money mule is not a new phenomena, it has become more prominent especially among young people hit hard by economic problems, moreover our country is still in the process of restoring the financial economy after the damages had been caused by the global pandemic. Most people are desperately looking for money in order to survive this economic crisis, with this cyber-fraud out there will look for opportunities to prey on the desperate and infiltrate the economically vulnerable. According to Burr (2021), the action fraud team has estimated that cyber-fraud has had a 42% increase on the previous year in March 2020 until now. Money mules normally recruited by criminals mainly by advertising on job sites or social media platforms where young adults mostly spend their time. With financial issues, they will be fooled when offered huge amounts of quick money and easily give their bank accounts to the cyber-fraud. When the funds are transferred to their accounts, they are unwittingly becoming money mules. This can be proven based on a research by Cifas (2021), in 2020 alone there were 17,157 suspected cases of money muling activity involving individuals aged between 21 to 30 years old with a 5% increase from the previous year 2019.

In Malaysia itself, there are quite a few money mules cases that have happened, hence this is not really an odd thing here. Among the famous money mules cases that happened currently is Macau scam syndicates. Whereas in these Macau scam syndicates, there are three cases that had been brought to the court, involving three frauds and three victims. All of the three cases involved with the victims happened to get scammed into transferring large amounts of money to the fraud's bank accounts due to the different created situations which are, non-existent loan schemes, drug-related activities, and non-existence drug-related crime. All of the three accused opted to pay their

finer of RM500 separately and three month jail sentence (Wong, 2022). Apart from these, there are also cases in Malaysia where money mules account users had been paid a percentage of monies placed into their bank accounts with one-time payment of between RM250 to RM500. Not just that, these scam syndicates also gained mule bank accounts from loan syndicates who had access to victims' bank accounts and ATM cards for recovery loan payments and they believed to sell this information to scam syndicates (Ramendran, 2021).

Hence, this research will determine the level of awareness towards money mules in Malaysia and the level of prevention towards money mules in Malaysia. At this period of time where people are still coping with the economic crisis, everyone will be desperately looking for money for living. Thus, they must be aware of not getting into one of the cyber-fraud traps and fall into money mules which can cause them bigger damage afterward like getting blacklisted from the bank or their accounts will be frozen. They should be alert of the red flags coming from strangers especially when they are offering quick money suspiciously without a proper explanation and proving where the money is from. These fraudsters might lure them in with a promise of easy money for little to no effort at all, which will definitely be interesting for those who are facing financial issues or youngsters who are looking for extra money.

RESEARCH QUESTIONS

1. What is the level of awareness towards money mules in Malaysia?
2. What is the level of prevention towards money mules in Malaysia?

RESEARCH OBJECTIVES

1. To identify the level of awareness towards money mules in Malaysia
2. To determine the level of prevention towards money mules in Malaysia.

AWARENESS

TOWARDS

MONEY

MULE

According to Consumer Financial Protection Bureau (2021), a money mule is a person who accepts and moves money from scam victims. Some money mules are aware that they are assisting

criminals, meanwhile others are completely clueless that their acts are aiding fraudsters. If you get money from someone you don't know and are asked to forward or transfer it, you may be aiding fraud by acting as a money mule. Money mules might be found by responding to an online job ad or a social media post that promises quick cash for little effort.

Criminals impersonate employers in order to trick victims into laundering money on their behalf. They will usually send out the job vacancy on online advertisements such as job search websites, social media, and even email to potential victims. According to FraudSmart (n.d.), the job title that is frequently used to cover up by money mules is financial manager or payments clerk, and the only condition you will need is to have a bank account. When the mule accepts the job, he or she gets involved in money laundering, which is illegal and could be used against law actions. According to Santis, Dougherty, and Dowell (2011), money mule solicitations are most commonly disguised as the opportunities to work from home, this is because there are legitimate companies that offer work-from-home opportunities, users may be unable to distinguish between legal and fraudulent offers. Criminals frequently attempt to make the offer appear as genuine as possible. After being hired, a money mule receives stolen dollars into their account, which is then followed by a request to move/forward the funds, minus their commission, to another location, usually overseas, via a money/wire transfer service. The money the mule is transmitting is stolen, and what they are doing is illegally known as money laundering.

Moving on, money mules will also normally use stealthy tactics just to gain access to an organization's data or funds which may include using harmful code, such as a virus to acquire administrative access to a company within a company or depending on a malicious insider to send data or create fraudulent customer accounts. Other than that, money mule fraud is also now being used in conjunction with ransomware and other forms of cybercrime. Where a computer user downloads malware that locks and encrypts their data files and informs them that if they do not pay the demanded ransom, the contents will be wiped. The victim then pays the ransom, which is usually in BitCoin and goes into the account of a money mule. The money is then transferred to the original hacker, making it more difficult for investigators to track down where the money ends up. Another way of committing crime for money mules is collecting information from the con victim. As part of the money transfer procedure, the victim is giving up information such as bank

account details, checking or credit card numbers, and even social security numbers. Selling stolen data may seem insignificant, but when multiplied by thousands of victims, it represents a significant source of revenue for the hacker (Insuretrust, n.d.).

The most typical money mule scam involves victims allowing an unknown individual to deposit money into their personal bank account, then transferring it to another account while taking a portion of the money as recompense for their efforts (Schifferle, 2020). According to Dixon (2020), money mules might be as easy as an online banking transaction, or it could be more complicated, involving money withdrawals and even remittances via Bitcoin ATMs. Mule scams can also be in other forms such as involving stolen identities. In order to register a new bank account, criminals utilize stolen client information and even mix it with bogus data. This provides them complete control over the account, which is untraceable. The fraudster has complete freedom to move money through the account and clean it in the process. Next is a phony loan firm scam where criminals create phony or fraudulent loan companies. They then give successful applicants a greater loan than was required, blaming the overpayment on an administrative error. Customers are then asked to repay the excess funds, which they unwittingly deposit into another account. The consumer, or mule, has unwittingly cleaned ill-gotten gains by following the company's instructions.

You might risk a 14-year prison sentence if you deliberately enable your account information to be used for fraud. The Metropolitan Police, on the other hand, claim they are concentrating their efforts on locating and arresting individuals who use money mules rather than those who are duped into becoming one. Acting as a money mule comes with consequences. Former mules' accounts have been closed, and it's been tough to open new ones. When they apply for a new account, loan, or credit card, the company will be able to see a flag associated with their name, which may affect their choice to grant credit or open a new account (Hughes, 2021).

PREVENTION TOWARDS MONEY MULE

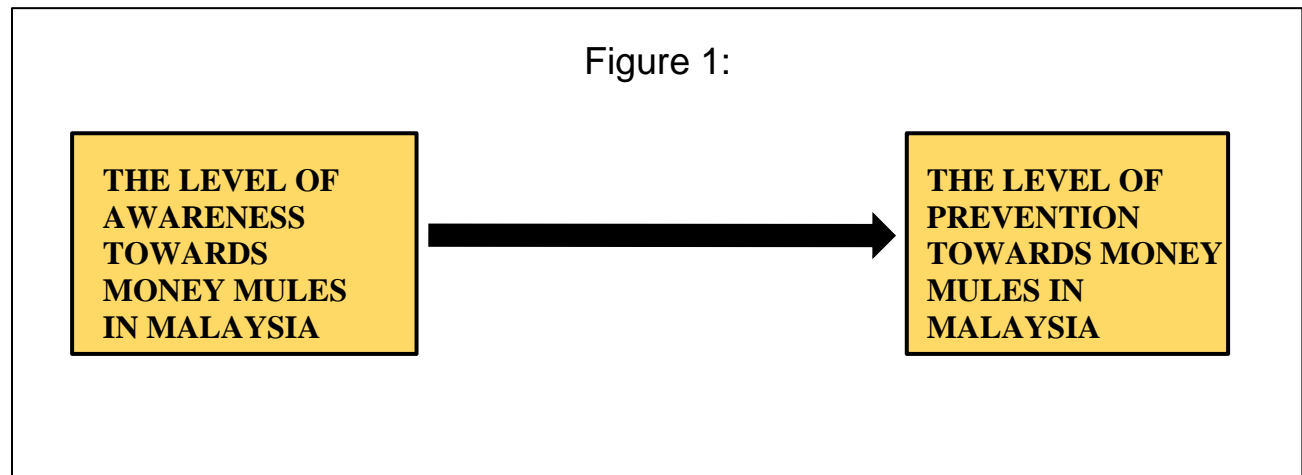
Money laundering is the process of converting illegal earnings into assets that cannot be traced back to the original crime (Reuter and Truman, 2004). Other writers may use somewhat

different language, but they consistently emphasize two key points: the criminal source of the money and the technique used to make them look legitimate. The illegal source refers to a predicate offense, which may be a traditional "blue-collar" crime such as theft (e.g., robbery or burglary), drug trafficking, pandering, or other less violent "white-collar" crimes such as tax fraud, corruption, and embezzlement.

According to Daily Express (2020), between last year and October 9, officials uncovered over 80,000 mule accounts managed by persons who allowed the accounts to be misused by online fraud syndicates. A mule account, according to Datuk Zainuddin Yaacob, Director of the Commercial Crime Investigation Department, is one that was approved or provided to syndicates to be used by a third party without the owner being aware of the real purpose of the usage. The syndicates, according to Zainuddin, misled victims into "lending" their ATM cards and pin data for RM200 to RM2,000 every transaction. Besides, do not share your financial information, bank account number, ATM cash and banking passwords with anyone.

In the event that you have given your bank details or bank card to any money lender in unavoidable circumstances, make sure to close the account after the agreement is over (Nik Azeena, 2020). If you meet someone online or over the phone and they ask you to provide or receive money, it is likely they are trying to recruit you to be a money mule and are not giving you the entire truth. Criminals pose as potential suitors online or as officials engaged in lottery or sweepstakes operations; by being aware of scams, particularly those that use money mules, you may avoid losing money and unintentionally aiding a criminal organization.

RESEARCH FRAMEWORK



RESEARCH METHODOLOGY

Research Design

The research is in the form of a quantitative survey. The online poll link was shared via social media platforms such as WhatsApp, Facebook, Instagram, and gmail. Because the study is focused on public response, it is necessary to persuade the public by using social media channels.

Sampling Technique

The study is using a convenient sampling technique which is non probability sampling. According to Nayeem and Huma (2017), researchers choose participants who are convenient for them in this form of sampling. As respondents, the researcher chooses the people who are closest to him or her. Subjects who are easily accessible or available to the researcher are chosen for convenience sampling. The study uses convenience sampling techniques where the target respondents are among the public in various marital status which is single, dating, engaged, married or divorce.

Research Measurement

The questionnaire consists of 30 questions included with the demographic section. The questionnaire is related to the research objectives of the research. The questions are using multiple choice questions (MCQ), and rating scale, 1= strongly disagree to 4= strongly agree. According to Bendig (1954), a 4-category scale yields somewhat more reliable stimuli ratings than either a 3-category or a 5-category scale with a 5-category scale being slightly more reliable than a 3-category scale. The questions are reliable and valid which make the respondents easy to understand and answer the questions. It was also arranged in an orderly manner to prevent any confusion during the question answering session.

Data analysis

The method used for data analysis is through Statistical Package of Social Science (SPSS) software version 23. The data analysis procedure includes creating a survey and data transferring. The survey is created with questions that are related to the research objectives which are to identify the level of awareness towards money mules in Malaysia and to determine the level of prevention towards money mules in Malaysia. The survey completed with the data of 391 responses and the data collected transferred to SPSS software for analysis and finding purposes (Ridzuan, Ridzuan, and Ridzuan, 2018). Researchers used descriptive statistics to see frequency, percentage and mean.

FINDINGS: RESULTS AND DISCUSSIONS

DEMOGRAPHIC PROFILE

a) The demographic of the sample is discussed in terms of sex, age, ethnicity, marital status, origin, occupation, income, residing state and 2 of general questions regarding money mules.

Table 1: Distribution of the respondents by demographic (n=391)

DEMOGRAPHIC	FREQUENCY	PERCENTAGE (%)
Sex:		
● Female	226	57.8
● Male	165	42.2
Age:		
● 18 - 23	253	64.7
● 24 - 29	44	11.3
● 30 - 35	21	5.4
● 36 - 41	26	6.6
● 42 - 47	7	1.8
● 48 - 53	14	3.6
● 54 years and above	26	6.6
Ethnicity:		
● Malay	353	90.3
● Chinese	28	7.2
● Indian	5	1.3
● Others (Siam, Melanau, Bidayuh, Bumiputera Sarawak, Bangladesh)	5	1.3
Marital status:		
● Single	229	58.6
● Married	86	22
● In a relationship	65	16.6
● Engaged	7	1.8
● Divorced	4	1
Origin:		
● Rural	204	52.2
● Urban	187	47.8
Occupation:		

● Students	231	59.1
● Working at private sector	56	14.3
● Working at government	41	10.5
● Self employed	31	7.9
● Unemployed	14	3.6
● Retiree	13	3.3
● House wife	5	1.3
Income:		
● B40 (<RM4,360)	263	67.3
● M40 (>RM4,360 - RM9,619)	87	22.3
● T20 (>RM9,619)	41	10.5
Current residing state:		
● Southern Region (Melaka, Negeri Sembilan, Johor)	172	44
● Central Region (Kuala Lumpur, Selangor, Putrajaya)	105	26.9
● East Coast (Pahang, Kelantan, Terengganu)	68	17.4
● Northern Region (Perak, Penang, Perlis, Kedah)	38	9.7
● East Malaysia (Sabah, Sarawak)	8	2

Table 1 above shows the demographic of 391 respondents. Based on the findings, most of the respondents who answered the questionnaires are female (57.8%) aged between 18–23 (64.7%), Malay (90.3%), single (58.6%). Most of the respondents are from rural (52.2%), and students (59.1%).

b) Respondent's knowledge about money mules.

There are two questions that were asked in this section. The reason for asking these questions to the respondents is to know about their knowledge about money mules.

Table 2: Respondent's knowledge about money mules

Questions	Frequency	Percentage (%)
Do you know that money mule is an unsuspecting victim misled into laundering stolen/illegal money via their bank account (s). The mule is usually paid a percentage of the money transmitted.		
• Yes	298	76.2
• No	93	23.8
How did you know about money mule?		
• Internet	300	76.7
• From friends	110	28.1
• Newspaper	104	26.6
• Bank	102	26.1
• Advertisements on television	101	25.8
• From family	88	22.5
• Others (Movie, University, Social Media)	13	3.9

Table 2 above shows the respondent's knowledge about money mules. Based on the findings, most of the respondents who answered the questionnaires stated that they know money mule is an unsuspecting victim misled into laundering stolen/illegal money via their bank account (s) and the mule is usually paid a percentage of the money transmitted (76.2%). Most of them know about money mules from the internet (76.7%).

THE LEVEL OF AWARENESS TOWARDS MONEY MULES

Table 3: The level of awareness towards money mules

Awareness	Mean
I am aware that it is dangerous to give my bank details to someone.	3.74
I will be suspicious if a stranger wanted to use my bank account to transfer or receive money.	3.74
I am aware that it is dangerous to click on any unsolicited email that promise easy money	3.71
I am aware that it is dangerous to accept a huge amount of money from strangers.	3.68
I am aware that money mule activity can take to the legal actions.	3.61
When I received a job offer, I am aware to check on the details of the job to avoid involving in money mule.	3.59
I am aware that involving with money mule will cause me to be blacklisted from the bank.	3.53
I am aware that every bank has informed regarding the dangerousness of money mule.	3.47
I am familiar with the money mule techniques use by somebody to approach me.	3.25
I am familiar with money mule job scope.	2.95
Overall	3.53

Data analysis from table 3 indicates that most respondents are aware of the danger of giving their bank details to someone ($M=3.75$). This statement can be supported by a study from Parry (2021) stating that it is not safe to give out your bank details easily to anyone. The same number of respondents stated that they would be suspicious if a stranger wanted to use their bank account to transfer or receive money ($M=3.75$). This can be proven with a study from United States Federal Trade Commission (2021), which stated that money transferring or sending funds to strangers are incredibly risky. Overall, the average mean for level of awareness towards money mules in Malaysia is ($M=3.53$). It is proven by a study from Vedamanikan and Chethiyar (2020), stating about the awareness of money mules especially among university students.

THE LEVEL OF PREVENTIONS TOWARDS MONEY MULES

Table 4: The level of preventions towards money mules

Preventions	Mean
I will check on the details if somebody offered me a job.	3.73
I will be cautious when I am giving my bank details to anyone.	3.72
I will check on my bank transactions incase there is any suspicious action.	3.70
I will not easily offer any help to transfer/receive any funds from/to third party.	3.68
I won't fall for unsolicited emails or offers made over social media or in person, promising easy money.	3.68
I will check the sources before accepting any money.	3.67
I will make sure to use anti-virus software on all my devices to secure my private data.	3.64
I will make a report if I encountered suspicious activity regarding offering easy money.	3.64
I will not be compromised if somebody offered me part of an amount.	3.63
I will avoid from communicating with strangers.	3.45
Overall	3.65

From table 4, all the respondents agreed that “I will check on the details if somebody offered me a job.” (M=3.73). This can be supported by a statement from ACP Tuan Mazelan Pajjan "During the pandemic, many lost their jobs, so indirectly many out there were desperate to find jobs until some did without further research with the offers given (The Official Portal Of Royal Malaysia Police, 2022). Next, the second highest mean is “ I will be cautious when I am giving my bank details to anyone.” (M=3.72). This statement can be supported by The Sun Daily (2019) Saiful Azly, Bukit Aman Commercial Crimes Investigation Department (CCID) acting director, Some of the people met unknown people on social media and then gave over their ATM cards and PIN (personal identifying numbers) to a syndicate for a variety of reasons, including aiding in commercial transactions. For the third highest mean is “I will check on my bank transactions incase there is any suspicious action” (M=3.68) this can be support by the article from Anti Money Laundering & Counter Financing Of Terrorism Malaysia (n.d), any transaction whether attempted or proposed that appears unusual, has no clear economic purpose, appears illegal, is not commensurate with the customer's profile or business activities, involves proceeds from an

unlawful activity, or indicates that the customer is involved in money laundering or terrorism financing activities is considered suspicious.

CONCLUSION

Based on the findings, we can conclude that the level of preventions towards money mules are higher than the level of awareness. These are the overall mean levels for each of findings:

The level of preventions towards money mules	3.65
The level of awareness towards money mules	3.53

According to the findings, both overall means for the level of prevention and the level of awareness towards money mules in Malaysia are high. This indicates that Malaysians are aware about the existence of money mules and are taking steps to avoid it. Money mule has been around for millennia. The entertainment and mass media industries have shown dirty money on the screen to teach audiences about the dangers of money mules and how criminals avoid liability. While some see large-scale money mule as a disgusting practice that contributes to financial disasters, others desire for opulent lifestyles based on stolen funds.

On the other hand, banks, governments and law enforcement agencies play an important role in spreading awareness about money mules, this is due to the fact that they are influential to most Malaysians regarding finance. They have done quite a lot to educate Malaysians about money mules. As we could see on every bank nowadays, they will inform us about the money mules beforehand to their customers. Governments have also taken steps to trail money mules activities that are happening here. Besides, it is also stated by the laws regarding the legal actions that one could face if they are involved with money mules. It is hoped that everyone will continuously take their steps against money mules so that we will be free from it and no one will fall as their victims again.

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