Antecedents of Complying to Fraudulent Activities Based on Perspectives of Money Mule

Nurul Zaitul Itri Alias [1*], Nik Adzrieman Abdul Rahman[2], Azlina Kamaruddin[3], Nathasya Mohd Kamal[4], Wan Nor Hidayah Wan Afandi[5]

[1] Universiti Poly-Tech Malaysia, Kuala Lumpur, Malaysia
[2]Universiti Utara Malaysia, Kuala Lumpur, Malaysia
[3] Universiti Utara Malaysia, Kuala Lumpur, Malaysia
[4] Universiti Poly-Tech Malaysia, Kuala Lumpur, Malaysia
[5] Universiti Poly-Tech Malaysia, Kuala Lumpur, Malaysia
zaitul@uptm.edu.my

Abstract. A money mule facilitates the movement of illicitly obtained funds on behalf of, or at the direction of, another party. Criminals normally recruit money mules using fake job advertising, and create social media posts about opportunities to make money quickly. The central problem to be researched in this study is the rising number of money mules in Malaysia. Vulnerability to scams can arise from a lack of familiarity with scams or a lack of comprehension of a subject related to a specific fraud. However, having more prior information can also make one more vulnerable, as it might lead to a lower degree of caution in the given situation. The objective of this study is to explore the antecedents complying to fraudulent activities from the perspective of money mule. In-depth interview with money mule were a good way to understand the details of scam process, including the victims' traits and methods used by the criminals. Nine informants make up the sample size for this study. The interview approach is conducted using in-depth interviews to gather comprehensive information pertaining to the antecedents of complying with fraudulent activities from the perspective of money mule. Based on the data analysis, the informant affirms that the antecedents of complying with fraudulent activities are due to financial circumstances and personal circumstances. Financial circumstances include extra income, debt, high commitment, easy money, and losing a source of income. Personal circumstances include desperateness, lack of knowledge, exploring new things, trust, and irrationality.

Keywords: Antecedents; fraudulent activities; money mule; scammer; victimization.

1 Introduction

Money mule moves illegally acquired funds on behalf of or at the behest of another party (Esoimeme, 2020). Money mules are typically recruited by criminals through the use of fake job advertisements and social media posts describing opportunities to earn easy money, (Zulqaram Rosli et al., 2022; Esoimeme, 2020; Vedamanikan & Devi, 2020) face to face recruitment, school, social network, (Raza, Zhan, & Rubab, 2020)

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and also there will be mock testimonials accessible from the current members of staff for the target to view (Vedamankim, Vhethiyar & Awan, 2022). Post by The Rakyat Post, a school teacher lost more than RM3.14 million which all the money went to 10 different money mule account ("The Rakyat Post", 2022). And as of May 2022, a total of 31,438 'mule accounts' were recorded ("Free Malaysia Today", 2022).

In an effort to avoid financial fraud and scams, Bank Negara Malaysia (BNM) has been collaborating with Polis DiRaja Malaysia (PDRM), the Malaysian Communications and Multimedia Commission (MCMC), and the financial sector. They have also been educating the public about recently created fraud schemes. These actions will promote prompt and effective investigations by the relevant law enforcement agencies, as well as more effective preventative measures by financial institutions against new modus operandi. They will also promote the recovery of stolen funds.

The primary issue to be investigated in this study is the growing number of money mules in Malaysia. The federal Commercial Crime Investigation Department (CCID) has identified over 208,000 mule accounts linked to online scams and commercial crime activities in Malaysia (Perimbanayagam, 2024). As is often believed, a money mule is just a somebody in need of more financial support. Senior citizen, students, migrant and refugees (Hulsse, 2017), small business owner, retiree, job seekers (Raza et al., 2020) and unemployed people, (Esoimeme, 2020) are groups of people stand out as particularly vulnerable due to their precarious economic status. Other than that, it could also because of life catastrophes like the death of a loved one, the dissolution of their marriage, or a serious sickness in a family member, some victims fell for fraudulent operations because they were at a vulnerable and emotional point in their lives (Oliver et al., 2015). They were able to get through their grief with the support of their regular conversations with a sympathetic scammer.

Previous studies have identified several personality traits that make people susceptible to manipulation: greed, fantasy-having, romantic idealism, sensitivity to threats, and impulsivity (Buchanan & Whitty, 2013; Holtfreter et al., 2008; Langenderfer & Shimp, 2001; Whiteside & Lynam, 2001; Whitty, 2013). Many conceptual frameworks and theories have also been proposed to explain how these varied vulnerability features, when combined, affect scam compliance, suggesting that specific attributes may be enabling or moderating vulnerability to fraudulent offers (Greenspan, 2008; Langenderfer & Shimp, 2001; Parish et al., 2009). Nevertheless, despite this, there are currently no commonly utilized metrics that quantify individual characteristics related with vulnerability to fraud. Thus, this study, intended to explore the antecedents of complying to fraudulent activities from perspectives of money mule. It is essential to comprehend these matters as it will enable the authorities to appropriately evaluate and analyse the situation and develop the best solutions to stop the nation's escalating scam-related issues.

2 Literature Review

2.1 Money Mule

A money mule is a person who transfers money that has been gained unlawfully on behalf of or at the direction of another. While they are not directly connected to the members of the criminal network, money mules obstruct the money trail while the network gains from the laundered funds (Esoimeme, 2020; Vedamanikan & Devi, 2020; Raza et al., 2020; Leukfeldt & Kleemans, 2019). In January 2005, the first incident of individuals being used as money mules was revealed in Australia. They were employed by World Transfer, Inc. It involved 61 individuals who were solicited for part-time work and offered up to $4,000 per month.

A "money mule" is an individual employed by a criminal organization and deployed within that organization to obstruct the investigations of law enforcement. In addition to self-employment, money mules establish bank accounts or businesses using their identities to launder money for criminal networks. In comparison to the risk borne by the money mule, the reward is relatively low. In 2018, bank in United Kingdom conducted an experiment on money mule recruitment. When analyzing the scenario, the director of fraud strategy at the bank observed that fraudsters target vulnerable audiences by exploiting weak regions, such as unemployment (Gayle, 2018). They typically send out emails, social media posts, and online ads on job search websites to inform potential victims about the job opportunity.

Financial manager, payments clerk, representatives, agents are usually employed by money mules to disguise their activities (Aston, 2009 & FraudSmart (n.d.)), and the only requirement is that you have a bank account. The following are warning signs and common characteristics encountered in money mule job offers and advertisements: easy money, includes monies and products, recruit local counterparties, big income, no experience, flexible working hours, only internet transactions, no specifications job functions, personal bank account required, and job posting with errors in grammar (Charles,2014 & Europol, 2019b).

Typically, money mules are portrayed as ordinary everyday citizens unaware of being part of a criminal operation. It's not often brought up whether or not the money mule is a man or a woman. However according to Europol in their article title “Money Muling: Public Awareness and Prevention”. gender of money mule is predominantly male. Study by Aston et al., (2009), showed that from 686 money mules, 429 were male and 257 were female and age between 25 – 34 are the age that highly targeted to be money mule. Table 1 presents the data.

Table 1. Money mules by age and gender (Aston et al., 2009)

Age	Male	Female	Total
Under 15	6	6	12
15 - 24	88	46	133
25 - 34	142	84	226
35 - 44	85	69	154
45 - 54	60	44	104

55 - 64	29	10	39
65 - 74	13	0	13
75 +	5	0	5
TOTAL	428	258	686

In Malaysia, between December 2018 and January 2019, at least 145 people, including 90 male and 55 female foreign nationals and locals, have been held by Royal Malaysia Police (RMP) around the country on suspicion of allowing unauthorized use of their bank accounts.

Due to their relative weakness, the elderly, students, and migrants all stand out as prime targets for money mules. These group of people become easy target as they are facing hardship economically (Hulsee, 2017). As for the elderly, in addition to maybe needing further financial aid, they are also likely to have a diminished capacity to manage spam e-mail. Financial institutions, according to Esoimeme (2021), should priorities monitoring clients who are likely to be used as money mules by criminal groups and networks. One of these clients is the elderly, particularly older widows or divorced women and those who have lost a spouse. Aside from that, newcomers to the country, unemployed people who may have lost their employment due to a pandemic like COVID-19, students, and those in financial distress are the kind of emotionally vulnerable clients who must be monitored.

Students have become popular and easy prey for criminal networks, who exploit their inability to decipher criminal intentions as well as their financial necessities. The cost of education, both public and private, is rising, which indirectly raises the cost of living. College students rely heavily on financial aid, including money from parents, loans, and scholarships. Students often have to discover creative ways to supplement their income when they are denied, or have to wait for, financial aid (Daud, Norwani, & Yusof, 2018). They frequently hunt for employment prospects, which could cause them to fall for false job postings that criminals use to recruit money mules (Vedamanikam et al. 2022 & Hulsse, 2017). According to the Central Bank of Malaysia, criminals frequently prey on college and university students by promising them well-paying jobs. Students take this employment without hesitation because they are eager to make this type of money and are unaware that they are becoming money mules and participating in money laundering activities. And to make matters worse, many are unaware that breaching these regulations will have a negative impact on their lives (Vedamanikam et al., 2022 & Daud et al., 2018).

Criminals also employ migrants and refugees to become mule account (Raza et al., 2020 & Hulsse, 2017). They are being approached by their own communities that are already engaged in the mule trade in addition to the fact that they need more money and are unfamiliar with the legal framework of their new country.

2.2 Money Mule in Malaysia

The concept of a money mule is not new. There have been numerous instances of money mules right here in Malaysia. The best way to define a money mule is someone who assists in scamming someone. Based on paper title online scammers and their mules in Malaysia by Abdul Rahman (2020), from 2014 until 2019 there are numbers of online scam related to money mules such as love/parcel scam, online sale scam, loan scam, and credit card usage alert scam. All these cases involve where the mule help scammer to lure their victims. Cybercriminals will seek for opportunities to prey on the desperate and penetrate the young individuals who are economically fragile and working to improve their financial status, making this particular set of circumstances more prevalent following the post – pandemic (Zulqaram Rosli, 2022). In 2018, 44 people got arrested for being money mules, 27 of them are women and some of them are Malaysian housewives ("The Sun Daily", 2018).

The recruiters for money mules control the victims by spotting their weakness and taking advantage of it. The Commercial Crime Investigation Department (CCID) of the Royal Malaysian Police was founded in order to detect suspected money mule activities. This division is also in charge of stopping the upward trend, investigating criminals, recruiters, and money mules, and then initiating an arrest if it is determined that they have committed a crime.

2.3 Antecedents of Complying to Fraudulent Activities

The rise in the use of information and communication technologies (ICT) in daily life supports the rise in internet fraud since it creates a larger pool of potential victims (Huff et al., 2010) particularly for those who are weak and are unfamiliar with scams. According to Experian (2010), corporate directors and business owners, people with successful jobs, high income earners, wealthy retired couples, young singles living in leased housing, and others in these categories who are living independently are those who are most likely to become victims of identity theft.

People value numerous socially beneficial attributes, such as being a good citizen, altruistic, helpful, or kind. Scammers frequently exploit these characteristics by pretending to be vulnerable or in need of assistance (Lea et al., 2009; Titus & Gover, 2001; Witty, 2013). For example, in romance scam scammer employ this game plan by elaborate scenarios that differ depending on the victim's gender. Usually, scammer will create male fictitious character to be upper-class like army or businessman but widowed with child to care for and female character are often young, vulnerable and in need of help (Whitty & Buchanan, 2012a). The scam has a predetermined sequence; in order for the victims to fall into their trap, the scammer will push them to talk about their most private thoughts, feelings, and worries while building trust between the two parties.

Following the occurrence of life tragedies such as a death in the family, a divorce, or a significant illness in the immediate household, a person's immense emotional fragility might be used by scammers. Interviews with victims in Olivier et al. (2005) research demonstrate that they are emotionally weak and socially isolated when they are lured into the scamming process. The victims are currently caring for their dying husbands and hope to contact their deceased mothers. Communication with the scammer helped them to avoid heartbreak and offer consolation in some way.

The elderly are frequently stereotyped because they are thought to be vulnerable to scams. This stems from a view that they have diminishing mental capacities and are dependent on others as a result of physical or mental deterioration, and they are more inclined to favor positive information over negative information (Langenderfer & Shimp, 2001; Löckenhoff & Carstensen, 2007; Reed & Carstensen, 2012; Australian Institute of Technology, 1999). Although it was always assumed that the elderly was more prone to being duped, younger generations are not immune to becoming victims of fraud. Younger generations are more ICT savvy and knowledgeable, and they are more skeptical of scams because they believe them to be less credible (Modic, 2012), but they may not have had as much real-world experience with scams as older people. Langenderfer and Shimp (2001) observed that a lack of scam knowledge or awareness in an area relevant to a specific scam (i.e. investing) may be implicated in scam vulnerability; nevertheless, Lea et al. (2009) claim that background knowledge increases vulnerability by causing less caution. Financial fraud, for example, commonly affects those who have prior knowledge in the same industry.

3 Methodology

This study focused on money mule in Malaysia. All people who were identified as money mule make up the population of this research. To obtain the informant data, the researcher initiates communication with *Persatuan Pengguna Islam Malaysia* (PPIM). *Persatuan Pengguna Islam Malaysia* (PPIM) is a non-governmental organization (NGO) registered with the Malaysian Societies Registration Department (JPPM) established under Section 2, Societies Act 1966. The purpose of this NGO body is to is to fight for issues related to halal / haram, persecution, injustice, evil and cruelty towards Muslim users. Due to that, money mule victims went to PPIM to report their cases.

A formal self-introduction is sent with a formal letter addressed to the person in charge at PPIM. After that, the goal of the research is described. Potential informants' data are subsequently shared via PPIM, and the researcher gets in touch with them right away. After introducing themselves to possible informants, the researcher clarified the purpose of the interview—namely, that the informants' real names and any information they provide will not be revealed or published in the study or any written materials. Interview sessions were scheduled when the informants gave their consent.

In addition, other than get in touch with PPIM, the researcher took the initiative to join a Facebook community dedicated to victims of mule accounts. To obtain permission to approach the victims, the researcher got in touch with the Facebook page administrator. The researcher followed the same procedure to schedule informant interviews after obtaining authorization.

The semi-structured interview technique used in this study was divided into two sections. The first section comprises questions designed to collect demographic information from the informants. The second set of questions consist of inquiries derived from the research questions. A semi-structured interview is a method of gathering data when specific questions are posed inside a pre-established thematic framework. Nevertheless, the questions lack a specific sequence or wording, so later questions were posed based on the answers provided by the informants. Both online and face-to-face interviews were done using Bahasa Melayu as the medium of communication. The online interview is performed using the internet platform Webex, while the face-to-face interview is taking place at the main office of PPIM. Upon obtaining consent from the informant, the interview was recorded.

This study used qualitative content analysis to examine the information collected from the interview session. The interview transcripts were created immediately. The interviews were conducted in Malay, and then the transcripts were turned into English before starting the data analysis. NVivo software was used for handling the data.

4 Discussion and Conclusion

To achieve the main goals of this study, which are to assess antecedents of complying to fraudulent activities from perspectives of money mule, a sample of nine informants was selected for this research. The informants' demographic makeup includes age, gender, educational attainment, occupation, and year of victimization.

Table 2. Demographic profile of informants

Informant	Age	Gender	Education	Occupation	Year of Victimization
1	22	Male	SPM	Self-employed	2020
2	40	Male	Diploma	Maxis Centre Supervisor	2021
3	27	Male	SPM	Self-employed	2020
4	36	Female	SPM	Diner assistant	2020
5	29	Female	SPM	Sales assistant	2021
6	37	Female	Diploma	Civil servant	2020
7	35	Female	SPM	Unemployed	2023
8	32	Male	Diploma	Self-employed	2021
9	45	Male	SPM	Self-employed	2017

This study identified two factors—financial circumstances and personal circumstances—that contributed to antecedents' compliance with fraudulent acts. The investigation indicates that additional income ranks highest among the elements influencing financial circumstances, followed by debt, high commitment, easy money, and losing one's source of income. Regarding one's own situation, desperation is the most common precursor, which is followed by a lack of knowledge curiosity, trust, and irrationality.

In the interview with the informants, five out of nine expressed that they are deceived by being perceived as money mules mainly due to their primary objective of obtaining extra income through financial gain. The demographic profile indicates that the majority of money mules are not individuals of high socioeconomic status. Most victims are engaged in secure and financially rewarding jobs. Nevertheless, a rise in income has the potential to boost their ability to live a more prosperous lifestyle. One informant reported that he first submitted an application for a loan, but when the scammer offered him a chance to generate extra income, he was promptly enticed by that proposition. In his view, instead of depending on borrowing, it is more beneficial for him to participate in productive endeavours and produce income. His voluntary provision of his ATM card and bank account details signifies his consent to the procedure.

Outstanding debt is a major determinant of financial problems. The informants assert that they have a pre-existing responsibility to meet obligations such as repaying substantial debt, paying fines, and consolidating their debt into a single payment. Nevertheless, they are incapable of obtaining a loan from a financial institution. Upon being offered with a simple opportunity to acquire a loan, informants quickly consent and follow with the requisite procedures, which include furnishing their bank account details. Clearly, this analysis demonstrates that the majority of victimization occurred during the COVID-19 epidemic. During the interview, the informants described his experience of unemployment during that period. The financial hardships he and his family encountered at that period compelled him to look for easy loans, which ultimately made him a target of a money mule syndicate. After leaving his company because of the effects of COVID-19, the other responder contemplated starting his own entrepreneurial endeavour. He has assumed the role of a top-up agent specializing in online game tokens. The sequence of events starts when negligent persons exploit his account to deceive others, leading to his acceptance of responsibility and transformation into a money mule.

Second theme for antecedents complying to fraudulent activities is personal circumstances; desperate, lack of knowledge, explore new thing, trust and irrational. According to the interview conducted with the victims, three of them explicitly use the term "desperate." Under the burden of life's exigencies at that time, they were forced to make hasty choices. One of the informants reiterated his inability to obtain a loan from a bank and, feeling desperate, promptly agreed to seek a loan from unidentified sources. Furthermore, another source reported that his child with COVID-19 during that time, leading to a profound sense of despair. Insufficient knowledge is the second antecedent. The findings of this study suggest that those who lack knowledge about online gambling, trade, and money mule activities are much susceptible to being persuaded by scammers. Trust is one of the factors that contributes to the victimization of mule accounts. The informant asserts that his exposure to this intricate scenario was a result of his friendship. His primary objective is to aid his friend in need, but regrettably, the situation progresses unfavourably. Lastly, the last antecedent is irrational. The informant stated that he proceeded with his loan application because of overwhelming financial constraints. According to him, if the circumstances are not prevailing, he would thoroughly examine the offer before accepting it.

The presence of visceral signals that suggest closeness to desired goods can cause individuals to be more focused on the expected benefits of immediate satisfaction rather than the potential dangers of engaging in consummatory actions (Ditto et al., 2009). The study conducted by Button (2014) revealed that individuals who fall victim to scams are drawn to visceral appeals, such as love relationships, financial assets, and the potential improvements in their lifestyle. For the sake of this study, we can exclude the romantic relationship as none of the informants reported on it. Nevertheless, the interviewees emphasized the significance of financial securities and changes in lifestyle. The interview mostly focuses on the financial aspects of the contact between the fraudster and victim, including personal loans, bitcoin, trade, online gambling, and online gaming. When addressing money, it unavoidably encompasses the acquisition of a significant sum of wealth and the enhancement of one's standard of living. This essay examines the fate of the money mule. Although their primary goal is not to achieve luxury, but rather to amass extra wealth and enjoy a comfortable way of life, this inclination makes them drawn to such attractions. Instead of alleviating their problems, the solution they had anticipated has become a source of strain for both them and their families.

The present research findings offer a new way of looking at financial fraud and contribute new knowledge to money mule research. Currently, Bank Negara Malaysia (BNM) has collaborated with Polis DiRaja Malaysia (PDRM), the Malaysian Communications and Multimedia Commission (MCMC), and the banking sector to mitigate financial fraud and scams, alongside initiatives to inform the public about emerging fraud schemes. These actions will promote more effective preventative measures by financial institutions against new methods, facilitate the recovery of stolen funds, and ensure prompt and efficient investigations by the relevant law enforcement agencies. Therefore, to assist governmental initiatives and alleviate the increase of financial fraud, it is crucial to comprehend the factors contributing to money mule victimization and to build new strategies.

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