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AN ANALYSIS OF COMMUNICATION INITIATIVES TO COMBAT MULE ACCOUNT PROBLEMS IN MALAYSIA

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Abstract

Money muling is a fraud and occurs when a person receives money from a third party in their bank account and then transfers it to someone else in return of obtaining a commission. Whether voluntary or fall prey to these scams, housewives, students, college students, self-employed, retirees and unemployed individuals have all been associated with mule account activities. Therefore, communication by regulatory bodies such as Bank Negara Malaysia (BNM) is crucial to enhance awareness and educate society on mule accounts and anti-fraud prevention measures. The importance of social media in addressing the mule account issue is undeniable. This paper assessed the effectiveness of existing awareness and communication initiatives undertaken by BNM. A total of 201 individuals participated in this survey. Findings showed that majority of those involved in money mule activities are Malay males from the Klang Valley, aged in their 30's with low education level and low to middle income level. Television, Facebook, and BNM's website appear the top three sources of information on mule accounts respondents received from BNM. Overall, the awareness level is still low, and the existing awareness and communication initiatives are not fully effective. This study also recommends BNM to enhance the communication initiatives using social media, TV, radio, YouTube, and phone messages. In addition, BNM should target public places such as government agencies, shopping malls, public transportation stations and hospitals. The content should also be appropriate to the relevant demographics, especially those with high risk of involvement in money mule activities.

Keywords: BNM, Communication Initiatives, İnternet Fraud, Mule Account, Social Media

1. Introduction

With the massive growth in the information and communication technologies, there has been a boom in the mule scam account, particularly related to internet fraud. Many commercial banks suffered due to various types of scams. For instance, the "phishing attack" in which the 'phishers' forge web pages used by customers for online banking, hence, enable the customers to confidently share their personal financial information (usernames, passwords etc.). This would result in the information to be abused for unlawful and unauthorised transactions (Sisak, 2013). Money muling occurs when a person receives money from a third party in their bank account and then transfers it to some other person in form of cash or any other kind after obtaining his commission (Raza et al., 2020). Even if a money mule is not directly involved in the crimes that generate the money (for instance in the forms of cybercrime, payment and online fraud, drugs, human trafficking, etc.), the person is still considered an accomplice, because of money laundering that proceeds such crimes. According to the EUROPOL-Public Awareness and Prevention Guides (2019), money muling activities indirectly keep criminal syndicates to remain anonymous while moving funds around the world.

Usually, internet money mule's fraud is quite easy to identify, and the funds that may have been kept as the "commission" fees are generally recovered (Aston et al., 2009). Unfortunately, once the fraud is committed, it does not matter whether the 'mule' is aware of it or innocent. While on the part of the criminals, if the mules do not pose a threat to their enterprise, they will continue business as usual. Among victims of this kind includes from all walks of life, such as college students, housewives, self-employed workers, retirees and those who are unemployed (Hashim & Abdul Rahman, 2020). Hence, communication is very critical to enhance the awareness and educate the society on the mule account. For instance, banks play an important role to instil a shared understanding of values between itself and its customers. Asif and Sargeant (2000) suggested that banks should come up with effective intervention to create awareness and communicate about fraud prevention and anti-fraud measures. This suggestion was also supported by Rauyruen and Miller (2007) stating that this kind of intervention would make customers feel safe.

Understanding mule account holder's profile is imperative as it can help the authorities to properly assess and analyse the issue so that they can come up with the most effective measures to curb the growing scam-related problems in the country. According to the PPIM, 25,000 cases of mule accounts have been reported for the past three years (Harian Metro, 2020). Reported cases of internet fraud have escalated over the recent years and this trend is steadily growing once the scammer is able to manipulate the victim's emotion and interest. For instance, in the year 2019, there were a total of 7,774 reports, preceded by 5,123 reports in 2018, while 3,821 reports were lodged in 2017. In the first quarter of 2020, there have been 2,330 reported incidents of online fraud (http://www.mycert.org.my/). Furthermore, according to Abdul Rahman (2020). The weakest link is the victims themselves, whereby they will allow access to all the confidential information because this scam is a twisted scheme designed to manipulate a person's weakness. Therefore, mules or victims have the power to stop this if they can avoid being dragged into these scams (Abdul Rahman, 2020).

Furthermore, scam activities are mostly conducted online through social media in line with the rapid development of e-banking services at present. Although conventional initiatives such as posters,

brochures and advertisements in mainstream media are important, their influence is degenerating constantly and no longer attractive to post-millennials. Indeed, as commented by Miller et al. (2016, p. 209), "social media are not only becoming indispensable to geographically dispersed populations, but also to a more dispersed age range". Social media is no longer associated with age factor and internet accessibility is now a basic need during this pandemic COVID-19. The importance of social media in addressing the mule account issue is real, nevertheless, substantive understanding of its implication is still limited. Communication can be referred to as conveying information through the exchange of thoughts, speeches, visuals, signals, writings, or behaviours in which the information is shared between two or more people. BNM has initiated campaigns nationwide for the purpose of communicating to the public on how to avoid being a victim of physical and online scam. Nevertheless, almost every day there will be news on scamming activities, including mules being reported. Therefore, this paper assessed the effectiveness of existing awareness and communication initiatives undertaken by BNM in recent years.

2. Social Presence and Online Communication

In recent years, social media is considered one of the essential communication mediums. The offer of interactivity is believed to be a crucial factor that influences users' reactions in social media (Alalwan et al., 2017). Two ways interaction and real-time responses are key elements in modern web 2.0 social media. A 2010 report shows that only 30percent Asian governments were active users of web 2.0 (Kuzma, 2010). As compared to the conventional media, today's readers are regarded as content generators and information providers to other readers (Hajli, 2014). An important message can be thoroughly discussed and widely shared by the targeted users if they are empowered to enjoy a high level of interaction with the respective authority such as Bank Negara Malaysia (BNM). Thus, one of the criteria to assess the effectiveness of media campaigns on Mule Account is interactivity.

Social presence is another important factor of effective media campaigns against Mule Account. It is a substantive concept that constructs brand engagement with consumers in advertising context (Fattah & Sujono, 2020). For instance, Bank Negara Malaysia's Telegram Account has only 2,799 subscribers, as compared to 1.18 million subscribers for Majlis Keselamatan Negara Telegram and 9,981 subscribers for Universiti Utara Malaysia Telegram as of 1ˢᵗ of June 2022. MKN Telegram has a prominent presence in our society during the on-going COVID-19 pandemic because it is the official and publicly recognised source of latest announcements. Although MKN Telegram has limited interactivity except for a few polls conducted in 2020, consumers are actively sharing and forwarding preferred announcements to other popular applications such as WhatsApp, Facebook for further interaction. This has indirectly increased its social presence. Thus, original, authorized, valid, and reliable content offered by a social media will improve its social presence among the population of a country even though its level of interactivity is rather limited.

Social media is constantly evolving in responding to new innovative technologies and new usages (Appel et al., 2020). In the coming future, as suggested by Appel et al. (2020), personalised and integrated customer care service will be fully embedded in social media to facilitate strong connectedness. This is delivered through a specially built phone application. Indeed, this has become a reality. For instance, *MySejahtera* Application has been introduced and downloaded more than 10 million times since 26th of

March 2020. Various important services such as vaccine registration can be completed by users in the application. Hence, functionality of a social media that is reliable and friendly, is another crucial factor of effective media campaigns to combat mule account scam.

3.   Method

This study involved quantitative method using survey questionnaires. Questions on the visibility, usage and effectiveness of existing communication initiatives are also included. The respondents were also asked to recommend effective communication channels Bank Negara Malaysia can adopt to combat money muling activities. The collection period took place from 27 October 2021 to 14 February 2022. Convenience sampling was used, and data collection was conducted online whereby the survey questionnaire link was shared to the respondents mainly through WhatsApp. Data collection was also assisted by BNM through their list of contacts. A total of 201 usable questionnaires were gathered for further analysis. The criterion is measured by adopting three constructs, namely awareness, usage, and usefulness. Respondents' feedback on the three constructs will reflect the social presence of all official communication platforms provided by Bank Negara Malaysia. Examples of items are listed in Table 1.

Table 1.   Questions on Social Presence of Communication Initiatives

Communication Platforms	Awareness	Usage	Usefulness
Website Hotline Facebook Telegram Instagram	1. Not Aware of the existence 2. Aware of the existence	1. Never 2. Hardly recall 3. Once a Month 4. Once a week 5. Daily	1. Not Useful 2. Useful

4.   Results

The findings of this research are presented in three parts namely, the demographic profiles; the awareness of the communication initiatives; and the effectiveness of the communication initiatives. A total of 201 participants responded to the survey. Table 2 below, demonstrated the profile of the 201 respondents.

Table 2.   Respondents' profiles

	Demography	Frequency	Percentage
Gender	Male	92	45.8
	Female	109	54.2
Age (years)	25 and below	39	19.4
	26-35	78	38.8
	36-45	54	26.9
	46-55	28	13.9
	56 and above	2	1.0

Academic Qualification	SPM and below	60	29.9
	Diploma	46	22.9
	Degree	64	31.8
	Master	30	14.9
	PhD	1	0.5
Race	Malay	156	77.6
	Chinese	25	12.4
	India	13	6.5
	Others	7	3.5
Employment Status	Self-Employed	39	19.4
	Student	35	17.4
	Public Sector/GLC	34	16.9
	Private Sector	70	34.8
	Non-Employed	23	11.4
State	Johor	11	5.5
	Kedah	17	8.5
	Kuala Lumpur	27	13.4
	Melaka	9	4.5
	Negeri Sembilan	9	4.5
	Pahang	2	1.0
	Perak	20	10.0
	Pulau Pinang	13	6.5
	Sabah	7	3.5
	Sarawak	7	3.5
	Selangor	74	36.8
	Terengganu	5	2.5
Monthly Income	Less than RM2,000	82	40.8
	RM2,001 – RM4,000	58	28.9
	RM4,001 – RM6,000	28	13.9
	RM6,001 – RM8,000	20	10.0
	RM8,001- RM 10,000	8	4.0
	More than RM10,000	5	2.5
Aware of Mule Account Issues	Yes	136	67.7
	Not Sure	26	12.9
	Never hear before N=201	39	19.4

Slightly more females (54%) than males (46%) participated in the online survey. Fifty-eight per cent of the respondents were 35 years old and below. Most of the respondents (78%) are Malays, and more than half (52.8%) of the respondents had diploma or SPM qualification. Fifty-four per cent of the respondents were self-employed and work in the private sector. Approximately 50 percent of the respondents were from the Klang Valley. Many of the respondents (67%) earned RM4000 or less per month and 68 percent had heard of mule account issues.

Next, to establish Mule from Non-mule, additional criteria were introduced. Two criteria were used to classify 'Mule' respondents from the overall 201 respondents. The criteria are as follows:

 i. Those who answered, 'For Reward' (*Untuk mendapatkan ganjaran*) as the
 ii. Motive of performing any of the four activities.
iii. Those who answered, 'For Loan Purposes' (*Urusan pinjaman*) as the motive of
 iv. Giving ATM card and PIN to others.

As a result, 89 out of the 201 respondents were classified as 'Mule Account Holders'.

Table 3. Mule Respondents (n = 89)

	Demography	Frequency	Percentage
Gender	Male	50	56.2
	Female	39	43.8
Marital Status	Married	42	47.2
	Single	45	50.6
	Others	2	2.2
Age (years)	25 and below	7	7.9
	26-35	44	49.4
	36-45	25	28.1
	46-55	12	13.5
	56 and above	1	1.1
Academic Qualification	SPM and below	36	40.4
	Diploma	30	33.7
	Degree	21	23.6
	Master	2	2.2
	PhD	0	0.0
Race	Malay	66	74.2
	Chinese	10	11.2
	India	11	12.4
	Others	2	2.2
Employment Status	Self-Employed	31	34.8
	Student	2	2.2
	Public Sector/GLC	7	7.9
	Private Sector	31	34.8
	Non-Employed	18	20.2
State	Johor	6	6.7
	Kedah	4	4.5
	Kuala Lumpur	17	19.1
	Melaka	6	6.7
	Negeri Sembilan	5	5.6
	Pahang	2	2.2

	Perak	3	3.4
	Pulau Pinang	2	2.2
	Sabah	2	2.2
	Sarawak	1	1.1
	Selangor	41	46.1
	Terengganu	0	0.0
Monthly Income	Less than RM2,000	32	36.0
	RM2,001 – RM4,000	33	37.1
	RM4,001 – RM6,000	18	20.2
	RM6,001 – RM8,000	6	6.7
	RM8,001- RM 10,000	0	0.0
	More than RM10,000	0	0.0
	N=89		

Table 3 shows that among the 89 mule respondents, males are more than females (56% vs 44%). The proportion of single and married respondents is about the same. Approximately 85 percent of the respondents are below 45 years old, of which, nearly 50 percent are below 35 years old. About 24 percent have a degree and nearly 40 percent have SPM or below. The mule respondents are predominantly Malays and with significant representatives from Indian. Majority are middle to low-income (73 percent < RM4,000) and working in Private/self-employed. They are from 11 different states, with almost half from the Klang Valley.

4.1. Awareness of communication initiative

Awareness on communication initiative was analysed based on the 201 responses received in the online survey. The analyses include their sources of reference in knowing mule account issues, their preferable channels according to their personal background, and the differences between mule and non-mule respondents.

Table 4. Heard about Mule Account

Response	Frequency	Percentage
Haven't heard	39	19.4
Not sure	26	12.9
Have heard	136	67.7
Total	201	100

Majority (67.7%) of the 201 respondents who completed the online survey admitted that they had heard of mule account issues (Table 4). Conversely, 12.9 percent were not sure whether they had received any information on a mule account. While almost 20 percent never heard about mules.

Table 5. Information Received from Bank Negara Malaysia's Channels

Sources	Frequency	Percentage
Television	66	62.3
Radio	21	19.8
Newspaper	17	16.0
Website	27	25.5
Facebook	34	32.1
Telegram	4	3.8
Instagram	7	6.6

From Table 5, Television remains the most popular channel to receive information from Bank Negara Malaysia. This is in line with a statement by Bank Negara Malaysia on the usage of TV as a channel in combating mule account activities (Shah, February 21, 2022). The top three channels for respondents to receive information from Bank Negara Malaysia are TV (62.3%), Facebook (32.1%), and Website (25.5%).

4.2. Effectiveness of the Communication Initiatives

Website, Telelink, Facebook, Telegram, Instagram, and Twitter are six official communication initiatives adopted by Bank Negara Malaysia to disseminate and educate the public on issues related to mule accounts. The following are respondents' awareness, usage patterns, and views on the initiatives.

Table 6. Bank Negara Malaysia – Website (N = 201)

	Website	Frequency	Percentage
Aware of its existence	Aware	144	71.6
	Not Aware	57	28.4
	Total	201	100
Usage frequency	Never	83	41.3
	Seldom (*jarang-jarang and kadang-kadang*)	103	51.2
	Always (*kerap and sangat kerap*)	15	7.5
	Total	173	100
Benefit	No idea	55	27.4
	Not Useful (*kurang berguna, tidak berguna*)	20	10.0
	Useful (*agak berguna, berguna,sangat berguna*)	126	62.6
	Total	201	100

Majority respondents (71.6%) were aware of the website (Table 6). However, only 7.5 percent always log on to the website. Approximately 63 percent believed that the website is useful.

Table 7. Bank Negara Malaysia – Telelink/Hotline (N = 201)

	Telelink/Hotline	Frequency	Percentage
Aware of its existence	Aware	57	28.4
	Not Aware	144	71.6
	Total	201	100
Usage frequency	Never	147	73.1
	Seldom (*jarang-jarang and kadang-kadang*)	49	24.4
	Always (*kerap and sangat kerap*)	5	2.5
	Total	201	100
Benefit	No idea	98	48.8
	Not Useful (*kurang berguna, tidak berguna*)	27	13.4
	Useful (*agak berguna, berguna,sangat berguna*)	76	37.8
	Total	201	100

Majority of respondents (71.6% to 73.1%) were not aware and never used the telelink provided by Bank Negara Malaysia (Table 7). Less than 40 percent of the respondents considered Telelink useful.

Table 8. Bank Negara Malaysia – Facebook (N = 201)

	Facebook	Frequency	Percentage
Aware of its existence	Aware	109	54.2
	Not Aware	92	45.8
	Total	201	100
Usage frequency	Never	101	50.2
	Seldom (*jarang-jarang and kadang-kadang*)	80	39.8
	Always (*kerap and sangat kerap*)	20	10.0
	Total	201	100
Benefit	No idea	69	34.3
	Not Useful (*kurang berguna, tidak berguna*)	24	12.0
	Useful (*agak berguna, berguna,sangat berguna*)	108	53.7
	Total	201	100

Slightly more than half of the respondents (54.2%) were aware of the Bank Negara Malaysia Facebook (Table 8). However, only 10 percent were actively logging on to the Facebook page. Yet, almost 54 percent of them regarded Facebook as useful.

Table 9. Bank Negara Malaysia – Telegram (N = 201)

	Telegram	Frequency	Percentage
Aware of its existence	Aware	41	20.4
	Not Aware	160	79.6
	Total	201	100
Usage frequency	Never	158	78.6
	Seldom (*jarang-jarang and kadang-kadang*)	36	17.9

	Always (*kerap and sangat kerap*)	7	3.5
	Total	201	100
Benefit	No idea	107	53.2
	Not Useful (*kurang berguna, tidak berguna*)	30	15.0
	Useful (*agak berguna, berguna,sangat berguna*)	64	31.8
	Total	201	100

Majority of respondents (79.6% and 78.6%) were not aware and had never engaged with the Bank Negara Malaysia's Telegram (Table 9). Only 31.8 percent considered Telegram was useful.

Table 10. Bank Negara Malaysia – Instagram (N = 201)

	Instagram	Frequency	Percentage
Aware of its existence	Aware	47	23.4
	Not Aware	154	76.6
	Total	201	100
Usage frequency	Never	147	73.1
	Seldom (*jarang-jarang and kadang-kadang*)	46	22.9
	Always (*kerap and sangat kerap*)	8	4.0
	Total	201	100
Benefit	No idea	99	49.3
	Not Useful (*kurang berguna, tidak berguna*)	32	16.0
	Useful (*agak berguna, berguna,sangat berguna*)	70	34.8
	Total	201	100

Like the Telegram, most respondents (76.6% and 73.1%) were not aware and had never engaged with the Bank Negara Malaysia's Instagram (Table 10). Only 34.8 percent of them considered Instagram to be useful.

Table 11. Bank Negara Malaysia – Twitter (N = 201)

	Twitter	Frequency	Percentage
Aware of its existence	Aware	39	19.4
	Not Aware	162	80.6
	Total	201	100
Usage frequency	Never	157	78.1
	Seldom (*jarang-jarang and kadang-kadang*)	38	18.9
	Always (*kerap and sangat kerap*)	6	3.0
	Total	201	100
Benefit	No idea	104	51.7
	Not Useful (*kurang berguna, tidak berguna*)	31	15.5
	Useful (*agak berguna, berguna,sangat berguna*)	66	32.8
	Total	201	100

Table 11 describes that approximately 80 percent respondents were unaware of the Bank Negara Malaysia's Twitter and 78.1percent had never read the Twitter. Only 32.8 percent believed in the usefulness of Twitter.

Table 12. Social Presence of the Bank Negara Malaysia Communication Initiatives (N = 201)

Initiatives	Frequency	Percentage
Website	144	71.6
Hotline	57	28.4
Facebook	109	54.2
Telegram	41	20.4
Instagram	47	23.4
Twitter	39	19.4

Table 12 depicts more than half of the respondents are aware of the presence of Bank Negara Malaysia's Website (71.6%) and Facebook (54.2%). However more than 70 percent of the respondents did not know about the presence of Hotline, Instagram, Telegram and Twitters managed by Bank Negara Malaysia.

Table 13. Active Users of the Bank Negara Malaysia Communication Initiatives (N = 201)

Initiatives	Frequency	Percentage
Website	15	7.5
Hotline	5	2.5
Facebook	20	10.0
Telegram	7	3.5
Instagram	8	4.0
Twitter	6	3.0

Table 13 shows that usage of the six (6) initiatives were relatively low among the respondents. Only about 10 percent and 7.5percent of respondents frequently visited the Facebook and Website of Bank Negara Malaysia respectively.

Table 14. Perceived Usefulness of Bank Negara Malaysia Communication Initiatives (N = 201)

Initiatives	Frequency	Percentage
Website	126	62.6
Hotline	76	37.8
Facebook	108	53.7
Telegram	64	31.8
Instagram	70	34.8
Twitter	66	32.8

In Table 14, more than half of the 201 respondents perceived the Website (62.6%) and Facebook (53.7%) of Bank Negara Malaysia was useful. Conversely, Hotline, Instagram, Twitter, and Telegram were perceived as not useful by most of the respondents.

5. Discussion and Conclusion

The findings show that the majority of those involved in money mule activities are Malay male in their 30's with low education level, low to middle income level and live in Klang Valley. Overall, the awareness level of money mules is low, and the existing awareness and communication initiatives are not fully effective and can be refined further. Many still do not know what money muling exactly is and some of them are under the impression that it is a legitimate activity. We recommend BNM to enhance the communication initiatives using social media, TV, radio, YouTube, and phone messages. In addition, BNM should also target public places such as government agencies, shopping malls, public transportation stations and hospitals. The content should be appropriate to the relevant demographics, especially those with high probability of involving in money mule activities. BNM should also cooperate with other relevant agencies like PDRM and NGOs to develop an integrated database on money mule cases to come up with better analysis and more effective mitigating or intervening actions.

Acknowledgments

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