

Knowledge of Money Laundering and Rationalization of Money Mule Job Acceptance: A Study among Higher Education Students in Malaysia

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Abstract

Students at higher learning institutions are among the favorite targets of money laundering syndicates in Malaysia. Criminals tailor job packages for students with attractive incomes and the requirement to use personal bank accounts is included as the job function. Driven by financial needs, instead of the criminal intention of using personal accounts, rewards become the element for students to rationalize job acceptance. The major disconnect is the knowledge of money laundering exposing the usage of personal accounts as a criminal intention for students to rationalize job acceptance. With situational crime prevention as the basis, this study intends to examine if knowledge of money laundering will stimulate rational thinking in deciding job acceptance and prevent victimization. Using a quantitative approach and structured questionnaire containing a mixture of valid and money mule jobs, a survey was conducted with students of higher learning institutions in Malaysia. Awareness of money laundering was given to students after the pre-test. Based on the survey results, up to 15% of students rejected the money mule jobs during the pre-test and after the awareness, up to 97% of students rejected the money mule jobs. Results show that the knowledge of money laundering can unveil criminal intentions and stimulate rational thinking in deciding job acceptance.

Keywords: Money laundering, Money mules, Money mule recruitment, rational decision making, Crime prevention.

1. Introduction

Criminals abuse the advancement of digital platforms to victimize

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consumers for financial crimes and resulting financial loss (Vedamanikam & Chethiyar, 2020; Chethiyar, Vedamanikam, Sameem, Asad & Wazir, 2021). With 1.2 billion daily global transactions, financial crime proliferates systemic risks to the global economy resulting in an estimated annual loss of USD 1.4 trillion to 3.5 trillion and expected to grow more than 10% by 2025. Money laundering is the finale of the crimes, legitimating unlawfully earned funds which is achieved by placing the funds, layering the funds with multiple transactions, and finally integrating the funds which are returned with economic value.

Money mules are employed to receive funds from cybercrime or fraudulent activities into their personal account and transfer the illegal funds into various accounts or individuals instructed by the criminals to distort the trail of the illegal proceeds. The illegal funds finally reach the criminal as legitimate funds. To conceal the criminal intention, criminals strategize engagement with potential victims through job vacancies and tailored recruitment processes where they influence the candidates with attractive salaries/commissions to accept the offer.

Decoding the criminal intention and rationalizing the rewards offered are imperative for effective decision-making and avoiding victimization (Arevalo, 2015; Barclays, 2019; Charles, 2014; Europol, 2019; Leukfeldt & Jansen, 2015; Singh & Kwan, 2014; Vedamanikam & Chethiyar, 2020; Vedamanikam, Chethiyar & Awan, 2022). Advertisements are designed with influential salary for those looking for job opportunities. As such, to achieve a high conversion rate for their job advertisement, criminals have been perfecting their creativity in recruiting money mules with attractive rewards or incentives.

Money mule job recruitment is an engagement prior to the stage of placement and banking transactions. As such the detection should be in the social setting, specifically on job acceptance. Without the ability to detect the criminal intention, the magnified rewards stimulate cognitive reaction with positive emotion which then motivates and gives confidence to decide on the job acceptance without rationalizing the job requirements (Gilmour, 2013; Lea, Fischer & Evans, 2009a & 2009b; Singh & Kwan, 2014; Vedamanikam & Chethiyar, 2020).

1.1. Money Laundering

The tainted origin of the proceeds from unlawful activities is concealed by the money laundering scheme to benefit the criminal. Initiated by placement, the illegal funds enter the financial system, followed by layering which distributes the funds into multiple transactions to fade the traces of these funds and is completed by integration where the funds are given economic value and returned to the criminal (Gilmour 2016). In Malaysia, fraudulent activities such as macau scam and internet banking fraud are activities that cause the victims to suffer loss of their money. In many scams, the victims are targeted by the criminals and pretend to be law enforcement to agonize the victim with offenses that they never committed. Under duress, the victim transfers the demanded sum into a bank account, mostly belonging to money mules (Royal Malaysia Police, 2018) to protect them from fines or legal actions. Money mules are employed to receive funds from cybercrime or fraudulent activities into their personal account and transfer. The illegal funds will be transferred into various accounts or individuals instructed by the criminals to distort the trail of the illegal proceeds and finally reach the criminal as legitimate funds.

1.2 Money Mules

Money mules are commonly referred to as facilitators or enablers of money laundering placed in the criminal network and perform the laundering process. They play 3 essential roles in the criminal network, transfer the proceeds from unlawful activities using personal bank accounts, diversify the money trail and tracking of the criminals, and finally enable the criminals to benefit the proceed with economic value. Apart from using personal bank accounts, mules open multiple bank accounts to be operated on or rent their accounts for certain commissions paid monthly. Money mules are deemed criminals for laundering illegal funds, and their rewards are relatively small compared to the risk taken. (Australian Institute of Criminology, 2017; DeSantis, Dougherty, McDowell, 2013; Europol, 2019; Leukfeldt & Jansen, 2015; Leukfeldt & Kleemans, 2019). Individuals between the age group 24 – 34 were found to be highly participating in money mule with 90% of the cases linked to cybercrimes (Europol, 2019; Leukfeldt & Jansen, 2015).

1.3 Money Mules Jobs

Money mule jobs are commonly fabricated from a real company website giving an impression of legitimacy to the advert. Social networks and online job search engines are the common platforms criminals advertise positions (Dunham 2006, as cited in Arevalo, 2015) such as customer service officer, client manager, and finance manager and recruit money mules (Charles, 2014; DeSantis et al., 2013). The company operations are indicated as online business such as e-commerce, marketing, and customer service. The common criteria and the warning signs in the money mule jobs are (Charles, 2014; Europol, 2019):

- a) Salary and commission beyond expectation.
- b) The company is overseas, and the hiring is for a local office.
- c) No specific experience or educational background is required.
- d) Flexible working arrangement and internet access requirements.
- e) Interactions, transactions, and instructions are done online.
- f) Applicant is required to use a personal bank account to perform the job functions.
- g) Communication using public emails instead of company email.

Upon the targeted victim accepting the job offer, they will be provided with signed contracts to create apparent legitimacy, and work instruction will be provided via email or social media. Their personal accounts will receive money and instructions will be given to transfer the money to their accounts or overseas accounts (Charles, 2014).

A money mule recruitment experiment was conducted by Santander UK Bank by creating a dummy company and advertising various vacancies and positions to attract individuals to apply such as Financial Transaction Control Analyst. This experiment involved 2000 participants between the ages of 18 to 55. Based on the response, 15% were able to detect the job as a money mule 32% were eager to apply and 27% of them were willing to resign from their existing job.

1.4 Knowledge of Money Laundering

Based on the literature discussed above, criminals have been perfecting themselves with the advancement of technology, recruiting methods, tailoring

job packages, and orchestrating the money laundering process by maintaining anonymity. In summary, they look for opportunities all the time to target victims and employ them in the money laundering network. The modus operandi is perfectly done without creating any doubts in the money mule and they use commissions as rewards for continuous motivation. The knowledge of money laundering, unlawful activities, usage of personal bank accounts as hidden criminal intention, unrealistic rewards and law enforcement is imperative for any individual to prevent victimization. Students, subjects of this study decide on job acceptance based on what they receive from the criminals and what they know about jobs and crimes. The knowledge of money laundering is required to stimulate rational thinking for the students to reject the job.

Studies have proven that enforcement of punishment and awareness of actions violating the law have been effective measures in preventing crime (Dusek & Traxler, 2022; Garoupa, 1997). In research conducted to study the effectiveness of imprisonment and punishment as means of deterrence on individuals colluding to money laundering (Singh & Kwan, 2014), maximum penalty was found to be an effective measure. In research conducted to study the reaction between crime-aware individuals and crime-unaware individuals using crime stimuli, crime-aware individuals reacted with a low level of threat on the crime stimuli compared to crime-unaware individuals who did not have any reaction to the threat due to the absence of crime awareness. (Bradley & Rettinger, 1992; Kim, Kim & Lee, 2019). Without the sense of threat, the degree of deterrence will be very low, and positive emotions that motivate one to commit a crime prevail.

Reflecting on Cressey's fraud triangle (Association of Certified Fraud Examiners, 2021), pressure driven by financial needs, opportunity driven by available means to resolve financial needs, and rationalization driven by justifying the criminal behavior are the factors that set the scene for anyone to commit fraudulent activities. Students look for job opportunities to meet their financial needs, however, the criminal intention is hidden from them. Unwittingly, students accept the job offer as they rationalize that employment is a valid action and that using personal accounts is part of job function. The disconnect between opportunity and rationale is the knowledge of money laundering which exposes that usage of personal

accounts to receive and transfer funds is a criminal act of money mule under the scheme of money laundering regardless of being employed or not employed.

2. Need for the Study

Money mule recruitment the perspective of awareness has been established as a phenomenon that require attention in Malaysia (Vedamanikam & Chethiyar, 2020). Evinced by the increasing statistics of cybercrimes, fraud, and scams, mule accounts and money mules convicted for the past 5 years (Malaysian Computer Emergency Response Team, 2021; Royal Malaysia Police, 2018), criminals have employed victims with specially tailored job vacancies, influencing them with attractive rewards in return of using the victim's personal bank account to place the funds from unlawful activities and transfer the funds to various beneficiaries to distort the origin of the illicit funds. Employed for various positions, victims are given confidence in the realism of the job functions. With regulatory concerns on money mules as the highly observed crime in the country (Bank Negara Malaysia, 2013 & 2017) and students of higher learning institutions being favorite targets of scam syndicates with attractive rewards to use their personal bank accounts (Bernama, 2019) prevention measures are essential to avoid further deterioration. It raises a pertinent question; Why students are unable to detect the criminal intention of them being victimized into money laundering and what could effectively unveil the scheme for the students to decide on the job acceptance?

Some of the local banks in Malaysia have published details of money mule schemes at their Internet banking websites to alert the customers on allowing their personal bank accounts to be used by third parties to perform fund transfers (Maybank, n.d; CIMB Bank, n.d; Association of Banks in Malaysia, n.d) subject to the customers taking interest to read the alert messages. The challenge remains; How would this prevent students from accepting jobs that are recruiting them as money mules? Are the students aware of the crime of money mules and money laundering? The disconnect is the knowledge in detecting the criminal intention in job vacancies and rationalizing the acceptance which is crucial in preventing victimization.

Knowledge of crime is the basis for awareness (Hasan, Rashidah, Sharifah & Omar, 2015; Magalla, 2018), and crime awareness influences the

reaction towards crime (Bradley & Rettinger, 1992; Kim, Kim & Lee 2019). In this study, the attempt is to prevent students from being victimized in money laundering by criminals through their tactical approach of recruitment. This study will examine if knowledge of money laundering will provide the capability to unveil criminal intentions, cultivate rational thinking in deciding on a job acceptance, deter the motivation for job acceptance, and prevent victimization using a situational crime prevention approach.

With students of higher learning institutions in Malaysia being the focus of this study, using situational crime prevention techniques, this research work intends to discover if students are embedded with knowledge of criminal intentions of money laundering, it could invigorate money laundering prevention by stimulating rational thinking in deciding the money mule job acceptance.

3. Objectives of the Study

- a. To determine the relationship between knowledge of money laundering and students' ability to rationalize money mule job acceptance.
- b. To determine that rational thinking prevents victimization.

3.1. Research Questions

1. Is there a relationship between knowledge of money laundering and students' ability to rationalize money mule job acceptance from criminals?
2. Would rational thinking prevent victimization?

With students from higher learning institutions as subjects of this study, the objectives and research questions above will cover decoding the money mule jobs with knowledge of money laundering to unveil the criminal intention and apply rational thinking in deciding the job acceptance and prevention of victimization.

4. Theoretical Framework

Scam compliance is achieved when the targeted victim has fallen to the tactics of the criminal and responds to the request of the criminal. The act of responding by the victim is the winning factor for criminals in capturing the attention and creating positive emotions (Modic & Lea, 2012 & 2013), and

scam compliance results in victimization (Luo, Zhang, Burd & Seazzu, 2013). In the case of money mule job acceptance, criminals reach out to targeted victims with tailored job packages embedded with attractive rewards to inject positive emotions that motivate job acceptance. Decision-making is the finale of the criminal's attempt to achieve scam compliance compounding emotions, motivation, judgment, and rational thinking. In this study, the decision on job acceptance will be examined using a situational crime prevention approach, supported by rational choice theory and heuristics.

4.1 Situational Crime Prevention

Situational crime prevention (Clarke, 1983) is a proactive crime prevention centered on the crime occurrence instead of detecting the offenders and reducing the crime by depriving the crime opportunities in the environment they occur. Instead of focusing on the criminal nature, this approach alters the environment that hosts the crime behavior to reduce the opportunity for crime (Ede 2000 as cited in Gilmour, 2013; Shariati & Guerette, 2017; Shukla & Bartgis, 2010). When the environment is no longer hospitable, criminal behaviors are restricted. Rational choice theory promotes situational crime prevention which initiates the understanding of the criminal thought process to commit a crime followed by understanding the opportunity that allowed the crime to occur, the crime map that describes the path of the crime occurred and finally determining the technique that will deprive the opportunity for the crime (Freilich & Newman, 2017). There are 25 techniques employed by situational crime prevention, distributed under 5 themes namely increase effort, increase risk, reduce rewards, reduce provocation, and remove excuses which reflect the opportunity used by a criminal in committing the crime (Gilmour, 2013; Shariati & Guerette, 2017).

Situational Crime Prevention has been found to be an appropriate method for organized crimes (Bullock, Clarke & Tilley, 2010 as cited in Gilmour, 2013), terrorism (Clarke, 2009 as cited in Gilmour, 2013), and fraud (Smith et al., 2011 as cited in Gilmour, 2013). To examine the pertinence of situational crime prevention (Gilmour, 2013), research was conducted on 2 specific money laundering topologies in the UK, the purchase of high-value portable commodities and cash-intensive, and was identified that these methods are vulnerable to money laundering.

Situational crime prevention has been recognized as a measure for

money laundering prevention (Sohraby, Habibitabar & Masoudzade, 2016). Target hardening technique under the theme increases effort functions to obstruct the criminal's access to the potential victim. Students are the targets the criminal takes the opportunity to employ them as money mules with tactics of job recruitment tailored with attractive rewards. The knowledge of money laundering that will stimulate rational thinking will deprive the opportunity of the criminals to deceive the students. Applying the target hardening approach, the present study deals with preventing money mule job acceptance among students of higher learning institutions by cultivating rational thinking gained from the knowledge of money laundering.

4.2. Rational Choice Theory

The eminent theory for situational crime prevention is the rational choice theory. Rational behavior is defined as suitable behavior to achieve specific objectives with limitations imposed in the current environment. Careful thinking and making sensible decisions are the focus of this theory (Felson, 1993 as cited by Gilmour, 2013). Decision-making is an orderly process from problem to solution. The rational choice must fulfill logical consistency and deductive completeness to enable decisions to be made factually, objectively, and unbiased. Rational decision-making instigates structured and reasonable thought processes for decision-making. Knowledge is correlated with the choice and the benefits are weighed against risk to derive a rational decision (Singh & Kwan, 2014). Rational decisions attempt to optimize or maximize interest and the decisions agree with the preferences and beliefs of the decision maker (Cornish & Clarke 2008; Wittek 2013). Knowledge of money laundering comprising of unlawful activities, illicit funds, money mules, usage of personal bank accounts to receive the illicit funds and transfer to unknown beneficiaries, money mule jobs, unrealistic rewards, and the related law enforcement must be available to derive into a rational decision on job acceptance. Pertaining to the present research work, the rational choice theory is highly relevant to meet the objective in detecting criminal intentions and preventing victimization Knowledge of money laundering will be applied to analyze the job packages to detect criminal intentions, assess the benefits and risks involved, and finally derive a rationale choice.

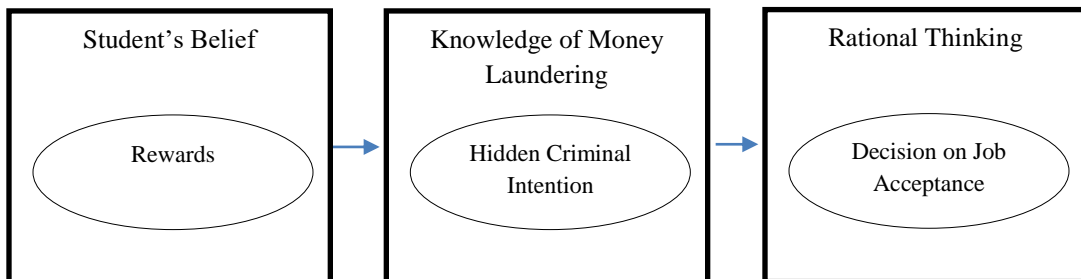
4. 3. Heuristics

Heuristics is a mental shortcut that applies a quick judgmental strategy to shorten decision-making without in-depth analysis. Decisions are subjected to cognitive limitations, time limitations, availability of information, intelligence, and accuracy of perceptions. Decisions are made intuitively which comprise one or more heuristics related to the context and environment of the problem being resolved. This shortcut decision-making method has the potential to fail due to biased judgments as there isn't a one-size-fits-all (Dale, 2015; Topolinski & Strack, 2015). In the context of money mule job acceptance, directing the targeted victims towards quick and incorrect assessment of the validity of the job packages would be the success factor for criminals (Luo et al., 2013). Exploitation of heuristics and judgmental inaccuracies potentially result in scam compliance when the choices are influenced by the emotions experienced at the point of decision-making (Fischer, Lea & Evans 2013; Lea et al. 2009a & 2009b). The money mule job packages are tailored to provide the impression that it is a job vacancy by legitimate organization which elicits positive emotions in the victim to trust the advert and creates confidence in the victim that responding to the job offer is the right thing to do.

5. Conceptual Framework

Conceptual framework in Figure 1 explains the elements involved in money mule recruitment and decision-making on job acceptance. Rewards establish the student's belief, stimulating positive emotions to accept the job. Knowledge of money laundering induces the belief to unveil the hidden criminal intention. Upon detection of the criminal intention, rational thinking is applied in deciding the job acceptance.

Figure 1: *Conceptual Framework*



6. Methodology

34 students from a higher learning institution in Malaysia, comprising of undergraduate and postgraduates participated in this research study. To meet the objectives of the research, a survey with a structured questionnaire was employed as the data collection technique to enable the compilation of responses from a mass population of students. The questionnaire was prepared in MS Excel and was sent to respondents to provide their responses.

The Survey questions for this research were adopted from various research conducted on cybercrime awareness (Mathias & Suma, 2018; Tibi, Hadeje & Watted, 2019) and cybersecurity behaviour (Muniandy, Muniandy & Samsudin, 2017) of students from higher learning institutions and money mule job experimented by Santander Bank in the United Kingdom (Gayle, 2018) and fake job advertisement shared by Aston University (Aston University, n.d). The survey was divided into Section A: 10 General Demographic questions and Section B: 10 Job Adverts, a combination of 5 real jobs and 5 money mule jobs embedded with criminal intention and randomly arranged. For Section B, questions were given 5 choices of responses, extremely don't agree, don't agree, not sure, Agree, and extremely agree with values ranging from 1 to 5. The values are to be selected from the dropdown option, to avoid capturing of wrong value. The reliability of the questionnaire was evaluated, and the Cronbach's Alpha value was 0.731 and the validity of the questionnaire was measured at 0.644.

Without any information on money laundering, money mule job acceptance, and usage of personal bank accounts, students were requested to respond to the questions in section A and jobs offered in section B. Aligned to the objective in this study to establish that knowledge of money laundering would enable the students to identify the hidden criminal intention, specifically usage of personal account and apply rational thinking in deciding the job acceptance, awareness program was conducted upon receiving the initial response. After the awareness program, students were requested to respond to the questionnaire again. The responses before and after the awareness program were analyzed to identify the changes in responses.

Awareness programs for the students were extracted from the literature on money laundering and money mules. Description of unlawful activities comprising of fraud, scam, and cybercrimes that generate illicit funds, purpose

and stages of money laundering, description of money mules, actions required from money mules, what are deemed as criminal intention, and the related legal actions and punishments for committing money laundering were shared with students.

7. Analysis and Results

The 5 money mule jobs were analyzed on the acceptance before and after the awareness program. If the job acceptance value is between 1 – 2, it is considered as success, and 4 – 5 is considered as failure as scam compliance is achieved. Value 3, which is not sure indicates that the awareness program has created an impact, but the student is unable to decide.

Question 1:

Salary Officer

Company A is a newly set up e-commerce player and looking for candidates for the human resource function to process and execute salary payments for employees in Southeast Asia. This is an online business company, and the candidate will be working from home. A list of employees and their account details will be provided for salary crediting. The Candidate must make the payment and send the confirmation to head office. Students and anyone looking for a part-time job are encouraged to apply.

Tasks to be performed:

- To execute salary payments for employees of the company.
- To execute overtime/incentives to employees as per request from Human Resources.

What is required:

- Due to different jurisdictions, access to the company account will not be provided (not allowed by law). The total amount will be credited to the candidate's account along with the details of payment and related instructions.
- Candidate has to manage the salary crediting and provide confirmation to HR. Candidate should have devices with access to the internet.
- Excellent interpersonal skills
- Malaysian citizens only

Opportunity:

- Opportunity to work in a highly reputable organization.

<ul style="list-style-type: none"> • Competitive salary with lucrative incentive scheme, up to RM3,000 per month • Work 3 days in a week. • Training will be provided. 					
Before awareness			After Awareness		
1-2	3	4-5	1-2	3	4-5
1	0	33	33	1	0
3%	0%	97%	97%	3%	0%

Question 2:

Customer Service Executive
Opportunity for Students / Work from home
 We are a leading money transfer company in Malaysia. Due to the pandemic, we have received overwhelming online requests for fund transfers. To enable timely processing of the fund transfer, the company is hiring candidates on a contract basis to manage the fund transfers, locally and to foreign countries. There will be a basic salary paid for this job. For any tasks completed above expectation, additional commission/incentives will be provided.

Job Requirement

- The company will provide the total amount and a list of transfers with the payment details.
- Candidates must execute the payment as instructed.
- To expedite the payments, we encourage the candidates to use their accounts to receive funds from the company and send them to the recipients.
- Candidates will be provided with related training and system access to perform the fund transfer.

Required Skills and Abilities

- Minimum SPM/diploma in any field or undergraduate student.
- Have a device with access to the internet.
- Self-motivated, highly adaptable, and comfortable.
- Malaysian citizen

Urgent hiring. Don't miss the opportunity.

Before awareness			After Awareness		
1-2	3	4-5	1-2	3	4-5

4	2	28	32	1	1
12%	6%	82%	94%	3%	3%

Question 3:**Internship for Accounting Students**

Company B is a Food and Beverages based company. We are looking for university students for internships, preferably accounting students. Students will be attached to the accounting department to assist the accountant in financial transactions and statements. Students will be working remotely and only be in the office when required.

Responsibilities:

- Accounts data entries
- Update the accounting system for payments collected from customers.
- Preparing of payment to vendor
- Make payments to the vendor at the bank or take the option of receiving funds from the company and make payments from the candidate's online banking.

Requirements:

- Attached to public/private higher learning institutions and pursuing accounting-related studies.
- Student identifications need to be provided as evidence of being a student at a higher learning institution.
- Good accounting skills
- Familiar with the banking system
- Malaysian citizens only

Benefits:

- Opportunity to work in a highly reputable organization.
- Competitive salary with a lucrative incentive scheme of up to RM5,000
- Flexible working hours
- Training to be provided.
- Career advancement opportunity

Before awareness			After Awareness		
1-2	3	4-5	1-2	3	4-5
1	3	30	33	1	0
3%	9%	88%	97%	3%	0%

Question 4:

Loan Recovery Agent

We are a loan recovery agent appointed by local banks to recover unpaid loans from customers. We are looking for sub-agents to manage loan recovery from customers and send the payment to company accounts. Candidates will be working remotely and required to have access to the internet and smartphones to perform this job function.

Responsibilities:

- Collection agents will contact customers with debts and arrange for payment with them. Recovery funds will be credited to the candidate’s account.
- The details of the customers and their recovery amount will be provided to the candidate. The candidate has to validate the payments and perform a daily transfer to company accounts.
- Any discrepancy is to be resolved by the sub-agent before transferring funds to the company account.

Requirements:

- Minimum SPM/diploma in any field. Undergraduate students are encouraged.
- Have a device with access to the internet.
- Self-motivated, highly adaptable, and comfortable.
- Malaysian citizen.

Benefits:

- Immediate job opportunity.
- Competitive salary with a lucrative incentive scheme.
- Additional commission for payments processed above expectation. Candidates may earn up to RM 3,000 per month.
- Training will be provided.

This is a great opportunity for extra income

Before awareness			After Awareness		
1-2	3	4-5	1-2	3	4-5
5	0	29	32	2	0
15%	0%	85%	94%	6%	0%

Question 5:

Visa Processing Executive

Company E specializes in managing student visas for international students studying in Malaysian higher learning institutions. We need candidates to join our visa processing

team to support the payments from students and payment settlement with various immigration departments to complete the visa processing. This will be a remote job function and the candidate is required to have internet access and be familiar with online banking and banking transactions.

Responsibilities:

- Responsible for verifying payments from students both for new and renewal applications.
- Go to the bank and perform a fund transfer to an overseas visa agent or alternatively transfer funds from self-online banking from the funds received in the accounts.
- Provide confirmation to the visa processing unit on the successful transfer of the funds.

Requirements:

- Minimum SPM/Diploma in any field. University students are encouraged.
- Good system analysis and testing skills
- Excellent interpersonal skills
- Malaysia citizens only

Benefits:

- Opportunity to earn extra income.
- Competitive incentive based on the number of Visas processed. Earn up to RM1000 per week.
- Flexible working hours

Don't miss this great opportunity, immediate hiring

Before awareness			After Awareness		
1-2	3	4-5	1-2	3	4-5
1	2	31	30	1	3
3%	6%	91%	88%	3%	9%

Before the awareness, the questions had a high failure rate of between 82 % - 95% where the students selected values 4-5 indicating they agree / Extremely agree to accept the job. Meanwhile 3% - 15% of the students have rejected the job offer by selecting Extremely don't agree / Don't agree. 3% - 6% have responded unsure, and unable to decide on job acceptance. After the awareness, the questions had a high

success rate of between 88 % - 97% where the students selected values 1-2 indicating they Extremely don't agree / Don't agree on the job acceptance. Meanwhile 3% - 9% of the students have accepted the job offer by selecting Extremely Agree / Agree. 3% - 6% have responded unsure, and unable to decide on job acceptance.

The failure rate before awareness and the success rate after awareness indicate a shift in the decision to accept the job. Prior to the awareness, students assumed that all the jobs were valid hiring and that the requirement of using a personal bank account was not considered to be a crime. After the awareness, the success rate establishes the fact that rational thinking has been applied using the information shared during the awareness to decide on job acceptance. While a success rate of up to 97% is achieved, there are individuals up to 6% unable to apply the knowledge to decide on job acceptance. The findings also indicate up to 9% of individuals responded to the jobs after the awareness, indicating they are unable to correlate criminal intention with awareness in deciding on the job acceptance.

8. Discussion and Conclusion

Criminals have perfected the art of recruitment and conquered the decision-making ability of the victims through attractive and persuading job packages. Job packages are tailored to be attractive with promising rewards, work flexibility and other benefits. This study has responded to the research questions,

- I. Is there a relationship between knowledge of money laundering and students' ability to rationalize money mule job acceptance from criminals?
- II. Would rational thinking prevent victimization?

The results in section 4 provide evidence that there is a relationship between knowledge of money laundering and the ability of the students to rationalize money mule job acceptance and prevent victimization. As discussed in the need for the study, when the students are being told about the action that would be deemed as money laundering and money mule crime, they have been cautious and rationalize their decision for job acceptance despite of attractive salary/commission. Target hardening technique under the theme of increased effort in the situational crime prevention approach has proven that knowledge of money laundering is able to strengthen the students and deprive the opportunity the criminals and void the crime effort. The ability of the students to rationalize the contents of the job package, detect the criminal intention, overcome the motivation from the attractive rewards, and

finally reject the job offer is the evidence that application of rational choice with the knowledge of money laundering can prevent victimization.

The outcome of this research primarily moots expansion of education curriculum by introducing financial criminology which would expose students to criminal intentions and provide the required knowledge to rationalize their actions and decision making. It also establishes the opportunity to review the governance and processes in offering jobs to students and implement new human resource policies where necessary. The outcome also enhances machine learning for the detection of suspicious activities the money mule crime defined as an interruptive parameter. Similar research works can be extended to investigate money mules involving the unemployed and housewives if knowledge of money laundering is able to rationalize their decision to money mule job acceptance.

9. Scope and Limitations

Students in Malaysian higher learning institutions comprising local and private universities and colleges were within the scope of this research. It covered all levels of students. Response from students to the questionnaire of job adverts is extremely vital in examining the effectiveness of the knowledge and technique applied. Those students who have been committing this crime knowingly might provide inaccurate information to avoid their involvement being exposed.

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