The Role of Media Exposure in Shaping Public Awareness of Money Mule Scams: A Literature Review

Mohd Shafiz Saharan[1*], Khairul Azfar Adzahar[2], Mohd Fazil Jamaludin[3], Nurul Farhana Binti Md Poat[4], Norwahida Wagiran[5]

[1,2,3,5] Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani, Malaysia

[4]Citigroup Transactions Services (M) Sdn Bhd

ABSTRACT

Money mule scams are a widespread concern in financial crime, often taking advantage of individuals unaware they are being used for money laundering. This study examines the connection between media exposure and awareness of money mule scams, particularly looking at how well communication efforts can help reduce this problem. A review of the existing literature shows that many studies focus on the role of social media and public awareness campaigns in raising understanding of recruitment methods and related risks. The research also shows that people who are more exposed to media are better at recognizing scam warning signs, suggesting a link between awareness and prevention. This study finds that well-targeted media campaigns can significantly boost awareness and help reduce the occurrence of money mule scams. Additionally, it highlights the need for collaboration among law enforcement, financial institutions, and media platforms to create comprehensive strategies for informing the public about potential threats. The study's findings have policy implications, suggesting that better educational efforts through various media outlets can equip people to protect themselves and report suspicious activities. This research adds to the ongoing conversation about financial crime prevention and calls for further investigation into how communication strategies can counter the changing tactics used by criminals in the digital world.

Keywords: Money Mule Scams, Public Awareness, Media Campaigns, Financial Crime Prevention, Digital Communication Strategies

INTRODUCTION

Money mule schemes are among the growing serious financial crimes where victims are recruited to help others to move money, most of the time without realizing their role in the operation. Typically, fraudsters will entice victims with an offer of easy money or employment opportunities, sometimes mentioning the job title as "payment processor" or "financial manager" for their organization. By being unintentionally involved, these people contribute to the transfer of money linked with various crimes, hence making it very tricky to track their true origin. Due to the increase in such scams, there is a need to understand their modus operandi, as well as the means through which criminals recruit victims, for designing appropriate public awareness programs that can assist in neutralizing them. Saharan et al. (2022) & Ilyas et al. (2022) indicate that because the public does not understand the risks and the legal consequences of a money mule, there is an aggravation of the problem. This highlights the imperative for media engagement in distributing information to inform potential victims and the broader public.

Media exposure is important in raising awareness of financial crime by sharing information about fraud, legal updates and ways to protect against fraud. Research shows that more media coverage—whether through newspapers, TV, or social media—can shape how people view risk and their willingness to take precautions (Firmansyah et al., 2024). By highlighting prominent cases of fraud or money laundering, the media helps create a sense of caution, pushing both businesses and individuals to adopt stronger measures to prevent fraud

(Carr & Jago, 2014; Colladon & Remondi, 2021). Research indicates that media coverage of financial scandals can significantly influence public opinion and regulatory preferences. Exposure to news about bank scandals tends to increase voters' support for stricter financial regulations across multiple countries (Culpepper et al., 2023). Raising this kind of awareness is essential for protecting potential victims and encouraging greater accountability in financial practices.

A literature review serves the important role of gathering and analyzing previous studies to build a clear understanding of a specific field. Its goal is to identify gaps in knowledge, set the context for research, and highlight important contributions, both theoretical and practical (Xiao & Watson, 2019). By critically assessing earlier work, a literature review offers insight into methods, findings, and shortcomings, helping to place new research in a broader context (Snyder, 2019). Additionally, it identifies trends and emerging topics that can guide future studies and theoretical development (Tranfield et al., 2021). This process helps ensure that research builds on what is already known, avoids repetition, and encourages innovation.

While much has been written about money laundering and financial crimes, there is still limited research on how media exposure affects public awareness and behavior around these issues. This gap points to the need for more studies on how media can play a stronger role in preventing financial crimes and improving public understanding. This study aims to: (1) examine how media exposure raises awareness of financial crimes, (2) assess the impact of media on people's likelihood to engage in or avoid financial misconduct, and (3) offer suggestions on how media strategies can be improved to better inform the public and reduce financial crimes.

The article is organized to guide readers through the research in a clear and logical way. After this introduction, the literature review provides a detailed look at past studies on awareness of financial crimes, the influence of media, and how people respond to such information. The methodology section explains the research design, data collection, and analysis methods. The results are presented in a structured way, followed by a discussion that interprets the findings in relation to the study's goals and existing research. The article concludes with a summary of key findings, policy recommendations, and directions for future research. This structured approach ensures the article is well-organized and accessible, contributing meaningfully to the conversation on preventing financial crime.

Money mules are people used by criminal groups to move illegally acquired money, often tricked into thinking they are doing legitimate work or helping someone they know. Typically, they are recruited through fake job offers, phishing emails, or online scams that promise quick cash or appealing "work-from-home" positions. Once recruited, they are asked to receive money into their personal bank accounts, which actually comes from criminal activities like fraud or cybercrime (Rani et al., 2023). The money is then transferred to other accounts, often overseas, with the mules keeping a small cut as payment. Many money mules don't realize they are part of a crime, thinking they are involved in a real job, while others knowingly participate for financial gain (Vedamanikam et al., 2022). This activity makes it harder for authorities to track the money and fight financial crime effectively (Joshi & Pathak, 2023).

Recent research highlights the growing threat of online recruitment scams targeting job seekers. Fraudsters employ various tactics, including fake job advertisements, unsolicited messages, and impersonation of legitimate companies (Nessa et al., 2022; Desale & Das, 2018). These scams often aim to extract money or personal information from victims for identity theft or financial fraud (Desale & Das, 2018). To combat this issue, researchers have proposed machine learning approaches for detecting fraudulent job postings. Nessa et al. (2022) developed a Gated Recurrent Unit model achieving 93.51% AUC score in classifying scams. Khandagale (2022) suggested using supervised learning algorithms for fraud detection, while Lakshmi (2024) reported a 98% accuracy using a Random Forest classifier. These advanced techniques aim to protect job seekers from falling victim to scams by automatically distinguishing between legitimate and fraudulent job listings based on historical data and patterns.

Money mule scams have serious effects on both the individuals involved and society as a whole. Victims, who often don't realize they're involved in illegal activities, can face harsh legal consequences like criminal charges, frozen bank accounts, and damaged credit (Hulsse, 2017). This can lead to long-lasting financial problems and emotional stress. On a broader scale, these scams help criminals launder large sums of money

from organized crime, cyberattacks, and fraud, weakening financial systems and making it easier for further crimes to occur (Pardhey, 2021). The rise in fraud also damages trust in financial institutions and online platforms, threatening economic stability and public safety (Arskarn & Bunmee, 2023). As money mule operations become more complex, their impact on both individual and societal security continues to grow.

Media Exposure and Public Awareness

Theories about how media influences people help us understand the ways exposure to media content shapes our attitudes, behaviors, and views of the world. One well-known theory, Cultivation Theory by George Gerbner, suggests that heavy exposure to television and media content can influence how people see reality, often making them more likely to believe in the patterns and themes they see repeatedly on screen (Gerbner, 1998). For instance, people who frequently watch violent content might start to believe the world is more dangerous than it really is, a phenomenon known as "mean world syndrome" (Morgan & Shanahan, 2010). Another older idea, the Hypodermic Needle Theory, proposes that media has a direct and powerful impact, as if injecting ideas into passive viewers without much resistance (Lasswell, 1935). In contrast, more recent theories like Uses and Gratifications suggest that people actively choose media that fits their needs and interests, which in turn affects how the media influences them (Rubin, 2009). These different perspectives help explain why media has varied effects on people and society.

Traditional media, like TV and news outlets, play an important role in getting the word out about scams and frauds. News shows frequently highlight stories about new scams, helping to raise awareness and educate viewers on how to protect themselves. With their broad reach, TV broadcasts can quickly inform a large audience about the latest scams, such as phishing or money mule schemes. These broadcasts often include interviews with experts and stories from victims to underscore the dangers (Fotopoulos, 2023). Furthermore, traditional media is seen as a credible source for scam-related updates, which makes it more trustworthy than newer digital platforms, where false information can spread more easily. The fact that these media channels are consistently available ensures that important information about scams reaches a wide range of people, including those who may not use digital platforms regularly.

Several studies assess the influence of media campaigns on raising awareness about financial scams. In support, Rani et al. (2023) presents a survey where 68% of the people surveyed gained awareness about money mule scams through social media campaigns, and 45% became more wary in applying for online jobs. That goes to show how effective focused digital campaigns can be, especially among the active social media users within the younger generation. Similarly, Hanif et al. (2024) demonstrated that television campaigns increased reporting of suspicious job offers by 30%, indicating the role of traditional media to reach either an older or less technologically savvy population. These studies hint at different media playing different roles in changing public behavior.

Cybercriminals increasingly use platforms like Instagram and Snapchat to target young individuals for money muling activities (Bekkers et al., 2023; Bekkers & Leukfeldt, 2022). Studies show that nearly 10% of Dutch youth have been approached by recruiters, primarily through social media (Bekkers et al., 2023). However, awareness about the risks and consequences of money muling remains low, making young people vulnerable to recruitment (Bekkers et al., 2023; Rahman, 2023). To combat this, experts recommend enhancing communication initiatives using various social media platforms and targeting public spaces to raise awareness (Rahman, 2023). Interestingly, participation in social media and networking has been found to increase both online and offline money contributions for social causes (Mano, 2014). This suggests that while social media can facilitate criminal activities, it can also be leveraged to promote positive social engagement and ethical consumption.

Previous research shows that a clear, action-oriented, and engaging messages from media exposure tend to produce significant behavior changes, such as preventing scams. The Extended Parallel Process Model (EPPM) suggests that fear-based media appeals coupled with actionable steps promote people to undertake protection behaviors like reporting scams or avoiding unsafe financial behavior (Witte, 1992). This is further consolidated by empirical evidence that indeed proves that awareness can be created and behaviors acted upon through focused media campaigns, encouraging individuals to report suspicious job offers or to put in place

online security practices (Othman, 2023). Interactive media tactics of quizzes, gamification, and user-generated content have proved their worth in public awareness campaigns because of the level of audience engagement that allows messages to be retained and behavior changed, especially on specific issues such as scam prevention and financial fraud (Hulsse, 2017; Lee & Hammer, 2011; Othman, 2023). This evidence underlines that well-designed media campaigns are able to inspire public behavior and serve as a deterrent against financial fraud. Public awareness is influenced variably by different social media platforms, including Instagram, TikTok, and Facebook where younger users are more engaged with visually dynamic content on Instagram and TikTok, while older demographics prefer long, detailed posts on Facebook. At the same time, potential issues include misinformation and echo chambers that may negatively impact their efficiency in accomplishing such goals (Alhabash & Ma, 2017; Abidin, 2020).

LITERATURE REVIEW METHODOLOGY

The systematic review process is a careful and organized method for finding, evaluating, and bringing together research on a specific topic. Its goal is to reduce bias and ensure that the results are clear and reliable. The process starts with forming a clear research question, followed by setting up specific criteria to decide which studies to include or exclude (Higgins et al., 2021). Researchers then search multiple databases to gather all relevant studies, sometimes even looking through references and less formal sources to make sure nothing important is missed. Once the studies are collected, they are carefully reviewed to judge their quality and relevance. The data from the selected studies is then combined—sometimes using a statistical method called meta-analysis—and organized in a way that helps draw meaningful conclusions about the research question (Liberati et al., 2009). The final product is a detailed report that outlines the methodology, findings, limitations, and what the results mean for real-world practice or future research (Page et al., 2021).

The process of picking relevant studies is crucial for ensuring that only high-quality and relevant research is included in a systematic review. Researchers typically look at specific factors like the type of study, the group of people involved, the interventions, comparisons, and outcomes (PICO). They also set clear rules about which studies to include or exclude based on things like publication date, language, geographic location, and sample size (Higgins et al., 2021). Once studies meet these standards, they are included in the review. Researchers also use tools like the Cochrane risk-of-bias tool to make sure the studies are methodologically sound (Moher et al., 2009). These selection criteria are important for ensuring that the systematic review's findings are trustworthy and relevant.

FINDINGS

Research on money mules consistently shows how important media exposure is for raising public awareness about the dangers and consequences of money mule activities. A key theme in the literature is the need for targeted educational campaigns to show how vulnerable groups, like students and job seekers, are often recruited through fake job offers (Hulsse, 2017). Studies also highlight the gap between awareness and understanding, as many people don't realize they're involved in illegal activities (Rani et al., 2023). Public service announcements and media reports are vital in reducing the appeal of these schemes by informing people about the legal and financial consequences of being a money mule (Rahman, 2023). The overall takeaway is that consistent media engagement is essential for stopping the spread of money mule schemes and helping the public better understand the risks.

Research on media campaigns aimed at raising awareness about scams shows mixed results, depending on the campaign's design, content, and how it's delivered. Well-designed campaigns with clear messages and engaging visuals can significantly boost public knowledge about important issues like health, safety, and financial fraud (Rani et al., 2023). For example, awareness campaigns about money mule scams have had moderate success when they use a mix of media platforms like TV, radio, and social media to reach different audiences (Rahman, 2023)). However, studies emphasize that media campaigns alone aren't enough; educational programs and interactive engagement are needed as well, since raising awareness doesn't always lead to behavior change (Hulsse, 2017). Regular exposure and personalized messages are important for improving both understanding and long-term retention of information, which ultimately boosts the

effectiveness of media campaigns.

Recent studies on media campaigns suggest several important takeaways for future efforts to raise awareness. First, using multiple platforms—including traditional media and digital outlets—is key to reaching as many people as possible (Rani et al., 2023). Tailored messages that target specific groups can make campaigns more relatable and effective, especially when addressing issues like financial fraud and scams involving money mules (Rosli, 2022). Adding interactive elements, such as social media challenges or community workshops, can also help deepen engagement and encourage people to change their behavior (Hulsse, 2017). Regular feedback from audiences and adjustments to campaign strategies based on changes in media habits are essential for maintaining long-term impact. These insights can help design better media campaigns that not only raise awareness but also inspire proactive actions to prevent financial crimes.

To better inform the public about money mule scams through targeted media strategies, several steps should be taken. First, using data analytics to identify and focus on vulnerable groups can help tailor the message to address their specific concerns and experiences with scams (Rani et al, 2023). Including relatable stories and personal testimonials in media content can make the issue feel more real and impactful, engaging the audience on a deeper level (Bilandzic & Kinnebrock, 2009). Additionally, using a wide variety of platforms—including social media—can expand outreach; interactive content like quizzes and infographics can engage people more effectively and encourage them to share the information with their social circles (Hulsse, 2017). Partnering with local influencers and community organizations can add credibility to the message and promote grassroots involvement, further spreading awareness. Finally, conducting surveys before and after campaigns can provide valuable feedback on how well they are working and guide future efforts to continuously improve communication strategies.

Research shows that understanding how money mules are recruited is key, especially since the targets are often vulnerable groups like students or people looking for financial opportunities. For instance, a systematic review by Rani et al. (2023) sheds light on the different roles and recruitment strategies tied to money mules and how economic factors can lead people to get involved in financial crimes (Rani et al., 2023). Awareness campaigns are critical in preventing these scams by educating potential victims about the risks of money mule schemes. A study on recruitment in Malaysia highlights the need for awareness models that address the specific vulnerabilities of different demographic groups (Vedamanikam, 2020). The literature also stresses the importance of targeted messaging that resonates with specific audiences, which can improve the effectiveness of awareness efforts. For example, Rahman (2023) examines patterns in money mule involvement from the perspective of the individuals being recruited, suggesting that better-targeted communication can reduce participation in these schemes. Lastly, systematic reviews provide a comprehensive understanding of the role of money mules in financial crime and offer strategies for effective public engagement (Rani et al., 2023).

CONCLUSION

Recent research emphasizes how important media exposure is in helping people understand and avoid money mule scams, which often target vulnerable individuals like young people seeking jobs or those with limited financial knowledge (Rahman, 2023). Well-designed media campaigns can play a major role in teaching the public about the warning signs and dangers of these scams, encouraging more people to take preventive action and report suspicious activities (Othman, 2023). Social media, in particular, has become a crucial platform for spreading information quickly and reaching large, diverse audiences, making it a powerful tool in the fight against money mule schemes (Othman, 2023). However, more research is needed to measure how effective current communication efforts are and to find new ways of reaching different groups (Rahman, 2023). Working together, government agencies, schools, and media outlets must develop strategies that address the growing threat of money mule scams while building stronger, more informed communities.

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