Job Acceptance in Money Mule Recruitment: Theoretical View on the Rewards

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The inspiring digital innovation has gained traction from criminals who have perfected their modus operandi in targeting victims with cybercrimes and fraudulent activities with the financial motive being the common denominator. The money trail had been the evidence of the crime, as such the illicit funds enter a money-laundering scheme to disguise the money trail from the unlawful activities and transform the funds into legitimate sources. Criminals recruit money mules and position them in the money laundering cycle to transfer funds that have been credited into their bank accounts. Criminals strategize recruitment by promoting job packages with persuasive job vacancy advertisements and attractive rewards. The hidden criminal agenda has been blurred in the decision making and job acceptance process by the rewards offered. This study will explore the underlying psychological aspect which relates to rewards and job acceptance using the theory of heuristics, social influence, and individual differences. Based on the examination, victims were captivated by attractive rewards and scrutinizing the job package became less attentive in deciding the job acceptance.

Keywords. Job acceptance, rewards, money mule recruitment

Creative technology solutions are essential in Malaysia's Fourth Industrial Revolution journey to build an ecosystem of digital innovation and future proof financial, communication and commercial sectors (Mudgil, 2018; Roblek, Mesko, & Krapoez., 2016).

In a survey conducted by Fraud Smart, 43 percent of individuals between 18-24 years old are likely or very likely to perform money transfers for someone using their bank account in exchange for a commission, making this age group most susceptible to becoming money mules. Colleges in Ireland noticed money mule recruiting activity active at the beginning of the semester. The criminal networks have been approaching the students outside the campus and offered cash rewards for completing simple surveys and students may have unwittingly allowed the criminals to use their bank accounts (Kini, 2019). Students, especially in higher learning institutions look for opportunities to sponsor their studies and to accommodate their lifestyle. They look for jobs with attractive incomes and are flexible with their study schedule. Criminal networks use this opportunity and trap them by offering a job with attractive rewards (Daud, Norwani, & Yusof, 2018).

Capitalizing on unemployment and earning an income, fake websites are published, and contents are copied from a legitimate website. Job postings, masked emails and mock testimonies from the existing staff will be available for the view of the applicant on this website. Initially, new hires are given bogus errands and after several tasks, the employees are instructed to process funds that will be transferred into their account and they withdraw the cash or perform fund transfer, keeping their commission in the account (Arevalo, 2015). The criminals also provide a guide to the employees on how to answer the bank queries, to avoid any suspicious reporting or additional monitoring of their account. Festivals, anniversary programs and college opening are among the events where criminals design specific money mule recruitment programs for the targeted victims identified (Charles, 2014; Daud et al., 2018).

Victims unwittingly apply for the job and are contacted by the criminal for an interview which will be conducted via skype or WhatsApp call without disclosing the appearance of the criminal (Europol, 2019; KrebsOnSecurity, 2020).

Accepting a job offer from a criminal network involves behaviours in decision making. According to Fischer, Lea, and Evans, (2013), heuristics is related to judgment or decision making. Error in decision making is the winning factor for criminals which is determined by the motivation triggered upon inspired by the rewards offered. The motivation creates positive emotion that encourages the students to accept the job offer. The motivation is further be ascertained by the opinion from the peers or social circle who get inspired by the rewards and propose the same to the victim. The sense of urgency on the job offer with attractive rewards further increases

the possibility of responding to the job offer and proceeding with acceptance (Fischer et al., 2013). Relating to this study, students rely on tailored job packages with attractive rewards to decide job acceptance and whether reward offered in the job package is realistic or there are any hidden agenda as the reward offered is too high for the nature of the job. These are the logical reasoning that should be prompted to take a step back and analyze the overall job requirement. Monetary value sets the logical reason to accept the job offer and not the hidden criminal elements in the job advert.

Money mule crime is up-trending as a global threat allowing the actual criminals to be undetected. Criminals adopt chameleon behaviour to change according to the situation and target victims. They attract the victims without them realizing the criminal intention (Vedamanikam & Chethiyar, 2020). Students have become favorite and easy targets of criminal networks, taking advantage of their inability to decode criminal intentions and their financial needs. Students accept jobs offered by criminal networks attracted by the financial rewards without scrutinizing the job criteria. Central bank of Malaysia has commented that students at higher learning institutions have become favorite target of criminals where the students are tricked with attractive cash income for the jobs offered. Students, in the spree to have such cash income accept the job without any scrutiny. They do not realize the tagging of money mules and their presence in the money laundering network. Worst, they are not aware of the consequences of them being penalized under money laundering. Awareness of the job criteria, work flexibility and rewards offered is crucial for students to have insight into the hidden criminal elements, and consciously decide on the job acceptance to avoid them from victimization (Vedamanikam & Chethiyar, 2020). This research examines the influence of rewards offered in job vacancies in motivating the decision on job acceptance. It is vital to examine the mindset of students on rewards as the awareness of such tactical act of the criminal is crucial to avoid them from being victimized.

Rationale

Money mule crime is up-trending as a global threat allowing the actual criminals to be undetected and incurring a massive financial loss. Reuters (2019) reported a tremendous loss from the overall global economy resulting from financial crimes. In Malaysia 21,862 commercial crimes have been reported between January to November 2019, incurring a total loss of RM5.8 billion. The reported cases in 2019 were 4.7 percent higher than the cases reported in similar

duration in 2018 and almost 50 percent of the cases were related to loan scams, African scams, Macau scams, and e-purchases conducted via the internet. These crimes impose a serious threat to people and many of them have lost their hard-earned money (Fischer et al., 2013).

Hypotheses

Below are the hypotheses formulated in this research:

1. Job packages are tailored with attractive rewards to captivate students' attention to accept the job offer.
2. Rewards negatively impact the scrutiny of the job offered and motivate job acceptance.

Method

The library research method has been employed for this study as the intention of the study is to explore theoretical view on rewards influencing money mule job acceptance. This method is data-oriented and connects with completed studies and work related to the research problem which leads to the research to be finalized with defensible and reasoned answers. The breadth of comparative materials enables the data, analysis, findings, and outcome of various research work to be synthesized (George, 2008; Leukfeldt & Kleemans, 2019; Turnhout et al., 2014).

Employing library research, the existing research works and reported cases involved various jurisdictions and community landscapes. The outcome of the research work and cases were then synthesized to identify the common element, which is this case rewards and job acceptance.

The findings and outcomes of the research work were also reviewed against the psychological theories of heuristics, social influence, and individual difference to validate the correlation of rewards and decision making for job acceptance. Positive emotions, endorsement from peers and inspiration to grab the opportunity makes an individual move to the next stage of decision making, specifically centered on the rewards offered.

Discussion and Conclusion

Criminal networks have perfected the art of recruiting money mules with convincing job packages tailored with attractive criteria. Anonymity in digital platforms allows criminals to manipulate their

emotions and profile to match the expectation of the targeted victim. Job acceptance is highly dependent on the job criteria, the ability of the reader to detect the hidden criminal elements. Students are among the favorite target of criminal networks due to the nature of being attracted to financial rewards. Decoding the crime intention require awareness of the nature of this crime which exposes the abnormality in the job criteria, scheme of approach, hiring mechanism and the financial reward and flexibility promised. Connecting the dots to see the big picture is crucial to assess and consciously decide on the job acceptance and avoid being victimized by criminal networks. Based on the review and analysis conducted on literature, rewards have been a strong element that triggered job acceptance, especially among students who get motivated and emotionally moved to decide on the acceptance. Synthesizing the literature and the outcomes, rewards can influence the students psychologically to fall into victimization. Rewards emotionally influence money mule job acceptance.

Limitations

As this study was conducted based on library research, in certain literature that involved youngsters between the ages group 19 to 34 years, students were assumed to be included. There could be more reasons for the job acceptance apart from the rewards in the existing research, however, this research only focused on rewards. Education background and gender of students to considered as additional elements that will differentiate the level of influence imposed by rewards on the decision to accept money mule jobs.

Implications

The outcome of this research is expected to benefit the propaganda of money laundering awareness by exposing the tactical approach by criminals to blur the decision making using attractive rewards. The outcome of this study also an alert for students that rewards can be trap for money mules by criminals to perform the money laundering activates.

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