The Effectiveness of Money Laundering Awareness Education Programs to Combat Money Mule Job Acceptance among Public University Students in Malaysia

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Abstrak

Kajian ini merupakan analisis mendalam tentang isu penting yang memberi kesan kepada sistem pengajian tinggi Malaysia dengan merekrut pelajar universiti sebagai keldai akaun. Kajian ini didorong oleh peningkatan yang membimbangkan dalam jenayah kewangan yang menyasarkan golongan muda termasuk pelajar universiti sebagai rakan subahat dalam skim pengubahan wang haram. Pendekatan multidisiplin digunakan berdasarkan perspektif kriminologi, pendidikan kewangan, dan keselamatan siber untuk menjelaskan faktor kompleks yang mempengaruhi kecenderungan pelajar terhadap pengrekrutan keldai akaun. Kajian bertujuan untuk mengenal pasti mekanisme asas yang mendorong keputusan pelajar untuk menerima tawaran bagi memudahkan transaksi kewangan yang menyalahi undang-undang. Reka bentuk kuasi eksperimen telah digunakan dengan peserta seramai 1,018 pelajar dipilih untuk kajian ini. Melalui pengumpulan dan analisis data yang menyeluruh, kajian ini meneliti tahap kesedaran, pemahaman tentang mekanisme pengubahan wang haram, dan proses kognitif yang terlibat dalam merasionalisasikan penglibatan dalam aktiviti pengubahan wang haram dalam kalangan pelajar pengajian tinggi. Hasil kajian menunjukkan bahawa pengetahuan tentang pengubahan wang haram (kesedaran jenayah) mempunyai hubungan yang signifikasi dengan pengenal pastian niat jenayah, dan pemikiran rasional dan penerimaan pekerjaan. Intipati kepada siasatan ini ialah pembangunan dan pelaksanaan rangka kerja pemikiran rasional berasaskan pengetahuan baru, yang direka untuk melengkapkan pelajar dengan kemahiran berfikir kritis dan kesedaran etika yang diperlukan untuk menentang tarikan keuntungan kewangan yang tidak sah. Oleh itu, daripada kajian ini boleh dirumuskan bahawa intervensi pendidikan boleh mengurangkan risiko pengrekrutan keldai akaun dalam kalangan pelajar universiti. Dengan menjelaskan faktor sosio-psikologi yang menyokong kelemahan pelajar terhadap eksploitasi kewangan, implikasi kajian ini boleh digunakan oleh penggubal dasar, pendidik dan agensi berkaitan dalam memerangi jenayah kewangan dan menjaga integriti institusi pengajian tinggi. Selain itu, kajian ini berupaya meningkatkan kefahaman mengenai interaksi kompleks antara celik kewangan, pembuatan keputusan beretika, dan pendedahan terhadap eksploitasi kewangan dalam kalangan pelajar universiti di Malaysia.

Kata kunci: Pengubahan wang haram, Keldai akaun, Niat jenayah, Pemikiran rasional berasaskan pengetahuan, Penerimaan pekerjaan.

Abstract

This study provides an in-depth analysis of a significant issue affecting the Malaysian higher education system: the recruitment of university students as money mules. This research is motivated by the alarming rise in financial crimes targeting vulnerable populations, particularly young adults, who unwittingly become accomplices in illicit money laundering schemes. In this study, a multidisciplinary approach is adopted, drawing upon insights from criminology, financial education, and cybersecurity to elucidate the complex factors influencing students' susceptibility to money mule recruitment. This research has three Research questions, three Research objectives and 3 hypotheses. By employing a quantitative research design, the investigation seeks to unravel the underlying mechanisms driving students' decisions to accept offers to facilitate illegal financial transactions. A quasi-experimental design was employed, with a sample of 1,018 students selected for this study. Through extensive data collection and analysis, the research examines the levels of awareness, understanding of money laundering mechanisms, and cognitive processes involved in rationalizing participation in illicit activities among higher education students. The results show that knowledge of money laundering (crime awareness), identification of criminal intentions, rational thinking and job acceptance have significant relationships. Central to this inquiry is the development and implementation of a novel knowledge-based rational thinking framework, designed to equip students with the critical thinking skills and ethical awareness necessary to resist the allure of illicit financial gains. The findings of this thesis contribute significant insights into the efficacy of educational interventions aimed at mitigating the risk of money mule recruitment among university students. By elucidating the socio-psychological factors underpinning students' vulnerability to financial exploitation, the study offers valuable implications for policymakers, educators, and law enforcement agencies tasked with combating financial crimes and safeguarding the integrity of the higher education system. Ultimately, this research endeavors to advance our understanding of the complex interplay between financial literacy, ethical decision-making, and vulnerability to financial exploitation among young adults in Malaysia. By providing actionable recommendations and strategies informed by empirical evidence, the study aims to empower students to make informed choices, cultivate resilience against financial fraud, and contribute to the promotion of a more secure and ethical society.

Keywords: Money Laundering, Money Mules, Criminal Intention, Knowledge-based rational thinking, Job Acceptance.

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CHAPTER ONE

INTRODUCTION

1.1 Study Background

From a psychological perspective, the 18th-century technological evolution in Britain shifted society from agriculture to industry through mechanical innovations. This evolution continued through electrical and computerized advancements, culminating in IR4.0, characterized by smart and intelligent innovations (Mudgil, 2018; Roblek et al., 2016). As global powers and industrial giants transitioned from traditional to digital business models, the psychological effects of adapting to this new technological era became evident.

In the context of IR4.0, cyber-physical systems (Mudgil, 2018) span ten dimensions, including the Internet of Things (IoT), Cloud Computing, Big Data Analytics, Augmented Reality, AI & ML, Cybersecurity, Robotics & Automation, Simulation, Additive Manufacturing, and Horizontal and Vertical Integration (Roblek et al., 2016; Shahroom & Hussin, 2018; Rojko, 2017). These innovations have led to massive transformations across sectors such as e-commerce, finance, communication, and manufacturing, all of which now operate in globalized, seamless environments tailored to the expectations of digital-native generations like millennials. From a psychological standpoint, this rapid digitalization has required individuals and organizations to undergo significant cognitive and behavioural adjustments.

The embrace of the digital economy, essential for fostering investment and sustaining long-term economic growth, introduces new psychological challenges. This digitalization links people, organizations, and machines through technologies like the

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Appendix 1

Questionnaire for Money Mule Recruitment

INSTRUCTIONS

There are 2 sections in the survey.
Section A : Student information
Section B : Job advertisement and acceptance

Section A : Student information

For questions below, provide the appropriate information by ticking (√) the option in the check box.

Name of Higher Learning Institution :

1. Age :

2. Gender :

3. Curren Level of Education :

4. Do you have smartphone ;

5. Do you have social network account (facebook/Whatsapp/Instagram/Twitter/Others) :

6. How long do you spend daily on social network account :

7. Have you accepted any jobs from job search engines or social media :

8. Do you think work from home and earn RM10,000 is realistic :

9. Do you have awareness on Cybercrime :

10. Do you have awareness of Money Laundering :

Section B : Job Acceptance

There are 10 job advertisements provided below. The actual name of the advertiser or company has been removed to enable a neutral job selection.

Select options 1 -5 to indicate how likely your preference is to accept the job.
5 :Extremely agree
4 :Agree
3 Not sure
2 :Don't agree
1 :Extremely don't agree

Job 1 : **Telesales Executive** **Job Acceptance :**

Bank A is offering students internship program in marketing during the semester break. This will be a position for telemarketing associate attached to the bank during the tenure of the internship.

Responsibilities:

Promotes and acquire customers for various types of products of the bank
Continuously maintain professionalism in all customer interactions and offer the best customer service experience
Assist customers to understand product, service offerings, rewards and rebates of the products and services

Requirements:

- Attached to public/private higher learning institution
- Student identification need to be provided as evidence of being student at the higher learning institution
- Good customer service skills
- Excellent interpersonal skills
- Malaysia citizens only

Benefits:

Opportunity to work in a highly reputable organization
Competitive salary with lucrative incentive scheme
Rewards and incentive for tasks/sales completed beyond expectation
Fun and conducive working environment
Extensive and structured training
Career advancement opportunity

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Copy of Student Identification
Photocopy of IC

Career Conversation (Interview) Venues:

Bank A Human Resource Office
Kuala Lumpur.

Contact Person:
03-12345678 – The advertiser

Job 2 : **Salary Officer** **Job Acceptance :**

Company A is a newly setup e-Commerce player and looking for candidates for human resource function to process and execute salary payment for employees in South East 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. Candidate is to execute the payment and send the confirmation to head office. Students and anyone looking for part-time job are encouraged to apply.

Task to be performed :

To execute salary payment for employees of the company
To execute overtime/incentices to employees as per request from Human Resource

What is required :

Due to different jurisdiction, access to company account will not be provided (not allowed by law). Total amount will be credited into candidate's account along with the details of payment and related instructions.
Candidate is to manage the salary crediting and provide confirmation to HR.
Candidate to have devices with access to internet
Excellent interpersonal skills
Malaysia citizens only

Opportunity :

Opportunity to work in a highly reputable organization
Competitive salary with lucrative incentive scheme, up to RM3,000 per month
Work 3 days in a week
Training will be providee

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Photocopy of IC
Expected salary

Interested - send your application to advertiser@companyA.Com
Please visit our facebook CompanyA for more details. Don't miss this opportunity.
Validity of this advertisement : 14 days

Job 3 : Varsity Campaign Associate **Job Acceptance :** [ ]

The Programme

We are the leading eCommerce in Malaysia and we value curiosity and passion in creating the right environment using technology for best eCommerce platform. We are running campaigns to test our ideas and enhance both seller performance and customer user experience. We are now expanding to include sellers from overseas to participate in our campaign specifically for Varsities. By joining us, you will grow with us on career paths within the organization and continually enhance your own career prospects. Attractive commission/incentive scheme. Varsity students are encouraged to apply as this would be related to campaigns at

What You Will Do

Sellers will be place orders for campaign. Based on the sales performance, the company will pay rebates to the sellers who met the KPI.
On monthly basis, the rebates will be accumulated and paid to the sellers.
You will be required to assist the campaign manager and capture the payments in the system for the rebate payments to be processed and credited into seller's account.
You will be provided with related training and system access to perform the data capturing.

Required Skills and Abilities

Minimum diploma in any field or undergraduate in any higher learning institutions.
Passionate in marketing and campaigns.
Competitive salary with lucrative incentive scheme, up to RM3,000 per month
Self-motivated, highly adaptable, and comfortable.
Excellent oral, and written communication skills.
Candidate to have devices with access to internet
Malaysian citizen

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Photocopy of IC
Student identification (for student applicants)
Expected salary

Interested - send your application to advertiser@ecommerce.Com
Please visit our facebook CompanyA for more details. Don't miss this opportunity.

Job 4 : Customer Service Executive Job Acceptance :

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 transfer. To enable timely processing of the fund transfer, the company is hiring candidates on 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

Company will provide total amount and list of transfers with the payment details

Candidate is to execute the payment as instructed

To expedite the payments, we encourage the candidates to use their account to received funds from the company and send to the recipients

You 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 device with access to internet

Self-motivated, highly adaptable, and comfortable.

Malaysian citizen

Application :

Latest Resume (with latest photograph attached)

Passport Sized Photo (latest) - 2 pcs

Photocopy of IC

Student identification (for student applicants)

Expected salary

Interested - send your application to advertiser@moneytransfer.Com

Urgent hiring. Don't miss the opportunity.

Job 5 : **Internship for Accounting Students** **Job Acceptance :** [ ]

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

Responsibilities:

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

Requirements:

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

Benefits:

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

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Copy of Student Identification
Photocopy of IC

Interested - send your application to advertiser@foodbeverages.Com
Grow your career with us

Job 6 : **Loan Recovery Agent** **Job Acceptance :** ☐

We are 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 remoted and required to have access to internet and have smart phones to perform this job function.

Responsibilities:

Collection agents will be contacting customers with debts and arrange for payment with them. Recovery funds will be credited into candidates account. The details of the customers and their recovery amount will be provided to the candidate. Candidate is to validate the payments and perform a daily transfer to company accounts.

Any discrepancy are to be resolved by the sub-agent before transfering funds to company account.

Requirements:

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

Benefits:

Immediate job opportunity
Competitive salary with lucrative incentive scheme
Additional commission for payments processed above expectation. Candidates may earn up to RM3,000 per month
Training will be provided

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Copy of Student Identification (for students)
Photocopy of IC

Interested - send your application to advertiser@loanrecovery.Com
This is a great opportunity for extra income

Job 7 : Claims Executive **Job Acceptance :** ☐

Bank B is offering students internship program in Human Resource. This will be a position for Claims Executive attached to the bank during the tenure of the internship. Responsible to handle the employees'claims fairly & promptly settled in accordance with the bank's guidelines.

Responsibilities:

To verify, assess and approve promptly all claims within authority.
For claims exceeding authority to process, recommend and submit them promptly to Superiors for consideration in order to meet Customer Service.
Proactively liaise with our appointed solicitors and or third party solicitors to amicably settle claims.
Proactively attend to all recovery cases, monitor, update and report to the Section Head on monthly basis.
To ensure all claims suspected having fraud elements or in violation of policy conditions are brought to attention of Section Head & in his /her absence to HOD
Any other duties as may be assigned by the Company from time to time.

Requirements:

- Pursuing Human Resource related studies at public/private higher learning institution
- Student identification need to be provided as evidence of being student at the higher learning institution
- Good customer service skills
- Excellent interpersonal skills
- Malaysia citizens only

Benefits:

Opportunity to work in a highly reputable organization
Competitive salary
Medical benefits
Fun and conducive working environment
Extensive and structured training
Career advancement opportunity

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Copy of Student Identification
Photocopy of IC

Career Conversation (Interview) Venues:

Bank B Human Resource Office
Kuala Lumpur.

Contact Person:
03-12345679 – The advertiser

Job 8 : System and API Tester Job Acceptance :

Company C is offering higher learning institution students from the field of IT/Computer Science for an internship to perform system and API testing. The candidates will be part of major project team and delivering a high portfolio system platform for an international client.

Responsibilities:

Responsible for test creation for APIs, large web services and backend data processing services and execute testing (System, Integration, and Regression)
Develop scalable and robust test automation frameworks and scripts from scratch
Analyzing users stories and/use cases/requirements for validity and feasibility
Lead software quality discussions in a detailed manner and work closely with software developers in the team.
Works independently and contributes to the immediate team and to other teams across business
Detect and track software defects and inconsistencies -Provide timely solution
Provide support and documentation

Requirements:

- Pursuing IT/Computer Science related studies at public/private higher learning institution
- Student identification need to be provided as evidence of being student at the higher learning institution
- Good system analysis and testing skills
- Excellent interpersonal skills
- Malaysia citizens only

Benefits:

Opportunity to work in a highly reputable organization
Competitive incentive
Medical benefits
Fun and conducive working environment
Extensive and structured training
Career advancement opportunity

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Copy of Student Identification
Photocopy of IC

Career Conversation (Interview) Venues:

Company C Human Resource Office
Kuala Lumpur.

Contact Person:
03-12345670 – The advertiser

Job 9 : **Programmer Intern** **Job Acceptance :** [ ]

Programmer Intern - Handling website programming, no design skills is required - ASP.Net, HTML, Javascript - Diploma / Pursuing Bachelor's Degree in Computer Science or equivalent

Responsibilities:

Company D is website development company specializes in creating engaging interactive websites and web applications (ASP.NET). As a fast growing company in Web Design and Development industry, we're shaping the future, and we need people who are up for the challenge. Work with us and you will love where you work. We're looking for people who want to be part of the core team and grow together with us. We need people who believe that what they do today will change tomorrow. Our success depends on great people. If you're ready for the challenge, apply and forward us your detailed resume stating qualifications, experience, and expected salary.

Benefits:

Opportunity to work in a highly reputable organization
Competitive salary
Medical benefits
Fun and conducive working environment
Extensive and structured training
Career advancement opportunity

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Copy of Student Identification
Photocopy of IC

Career Conversation (Interview) Venues:

Company D Human Resource Office
Kuala Lumpur.

Contact Person:
03-12345671 – The advertiser
Email : admin@webdevelopment.com

Job 10 : Visa Processing Executive **Job Acceptance :**

Company E specialized in managing student visa for international studnets studying in Malaysian higher learning institutions. We are in need of 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 familiar with online banking and banking transactions.

Responsibilities:

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

Requirements:

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

Benefits:

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

Application :

Latest Resume (with latest photograph attached)
Passport Sized Photo (latest) - 2 pcs
Copy of Student Identification
Photocopy of IC

Interested - send your application to advertiser@visaprocessing.Com
Don't miss the great opportunity, immediate hiring.

Appendix 2

Expert Opinion & Assessment - Cheryl Tan Hooi Ling

PUSAT PENGAJIAN PSIKOLOGI GUNAAN, DASAR DAN KERJA SOSIAL
SCHOOL OF APPLIED PSYCHOLOGY, SOCIAL WORK AND POLICY
College of Arts and Sciences
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA

UUM
Universiti Utara Malaysia

Tel: 604 - 928 5711/5717/5718/5720
Faks (Fax): 604 - 928 5754
Laman Web (Web): http://sapsp.uum.edu.my

Our Ref : UUM/CAS /SAPSP-P48
Date : 8 March 2021

Ms Cheryl Tan Hooi Ling,
Chief Compliance Officer,
Group Compliance, CIMB Bank
Menara CIMB, Jalan Stesen Sentral 2,
50470 Brickfields, Kuala Lumpur.

Dear Ms,

APPOINTMENT FOR EXPERT OPINION ON FRAMEWORK AND RESEARCH INSTRUMENT

With reference to subject above, I would like to inform that Mohanamerry Vedamanikam, Matric No : 903846 is a PhD (Psycyhology) candidate of School of Applied Psychology, Social Work and Policy, College of Arts and Sciences, University Utara Malaysia and conducting research in the subject of Money Mule Crime titled : ***Effectiveness of Knowledge Based Rational Thinking Framework for Combating Money Mule Job Acceptance Among Higher Education Students in Malaysia.***

In relation to the research above, as the industry subject matter expert, we would like to appoint you as member of panel to review and provide expert opinion for :

i) Conceptual Framework for Money Mule Job Acceptance by Higher Education y Students (Appendix 1)

ii) Questionnaire to higher education students on Money Mule Job Acceptance (Appendix 2)

Kindly return the completed assessement to Mohanamerry's email : mohanamerry_vedam@ahsgs.uum.edu.my. We would like to thank you in advance for your participation and appreciate the expert opinion which will strengthen the research work.

Thank you.

Your faithfully,

PROF. MADYA DR SARALAH DEVI A/P MARIAMDARAN
Profesor Madya
Pusat Pengajian Psikologi Gunaan
Dasar dan Kerja Sosial
CAS, Universiti Utara Malaysia

(Assoc Prof. Dr. Saralah Devi Mariamdaran)
Research Supervisor & University Lecturer,
School of Applied Psychology, Social Work and Policy (SAPSP),
College of Arts and Sciences (CAS), University Utara Malaysia (UUM),
devi@uum.edu.my
H/P : 017-2265782

Assessment - Cheryl Tan Hooi Ling

1. Scale of Assessment

1	2	3	4	5	6	7	8	9	10

Strongly Disagree
Strongly Agree

2. Assessment Statements

No	Statement	Scale
1	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia is targeting the population	10
2	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia can be fully executed.	9
3	The introduction of Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia is a timely initiative.	10
4	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia can be effectively adopted by students.	9
5	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia stimulates the rational thinking of the students to rationalize money mule job recruitment.	9

Expert suggestions for improvement (if any):

Appendix 3

Expert Opinion & Assessment - Professor K. Jaishankar

PUSAT PENGAJIAN PSIKOLOGI GUNAAN, DASAR DAN KERJA SOSIAL
SCHOOL OF APPLIED PSYCHOLOGY, SOCIAL WORK AND POLICY
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UUM Universiti Utara Malaysia

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Faks (Fax): 604 - 928 5754
Laman Web (Web): http://sapsp.uum.edu.my

Our Ref : UUM/CAS /SAPSP-P48
Date : 8 March 2021

Professor K. Jaishankar, PhD,
Founding Principal Director & Professor of Criminology and Justice Sciences,
International Institute of Justice & Police Sciences (IJPS).
11/13, JK Complex, (Opposite Just Cakes).
Ananda Reddy Layout, Electronic City, Phase-2,
Bengaluru, Karnataka 560100, India.

Dear Professor,

APPOINTMENT FOR EXPERT OPINION ON FRAMEWORK AND RESEARCH INSTRUMENT

With reference to subject above, I would like to inform that Mohanamerry Vedamanikam, Matric No : 903846 is a PhD (Psycyhology) candidate of School of Applied Psychology, Social Work and Policy, College of Arts and Sciences, University Utara Malaysia and conducting research in the subject of Money Mule Crime titled : ***Effectiveness of Knowledge Based Rational Thinking Framework for Combating Money Mule Job Acceptance Among Higher Education Students in Malaysia.***

In relation to the research above, as the industry subject matter expert, we would like to appoint you as member of panel to review and provide expert opinion for :

i) Conceptual Framework for Money Mule Job Acceptance by Higher Education y Students (Appendix 1).

ii) Questionnaire to higher education students on Money Mule Job Acceptance (Appendix 2).

Kindly return the completed assessement to Mohanamerry's email to mohanamerry_vedam@ahsgs.uum.edu.my. We would like to thank you in advance for your participation and appreciate the expert opinion which will strengthen the research work.

Thank you.

Your faithfully,

PROF. MADYA DR. SARALAH DEVI A/P MARIAMDARAN
Profesor Madya
Pusat Pengajian Psikologi Gunaan
Dasar dan Kerja Sosial
Universiti Utara Malaysia

....

(Assoc Prof. Dr. Saralah Devi Mariamdaran)
Research Supervisor & University Lecturer,
School of Applied Psychology, Social Work and Policy (SAPSP),
College of Arts and Sciences (CAS), University Utara Malaysia (UUM),
devi@uum.edu.my
H/P : 017-2265782

Universiti Pengurusan Terkemuka
The Eminent Management University

AACSB ACCREDITED AMBA EFMD BACHELOR Institute of Hospitality IQA MyRA SUSTAINABLE DEVELOPMENT GOALS

Assessment - Professor K. Jaishankar

3. Scale of Assessment

1	2	3	4	5	6	7	8	9	10

Strongly Disagree
Strongly Agree

4. Assessment Statements

No	Statement	Scale
1	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia is targeting the population	10
2	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia can be fully executed.	9
3	The introduction of Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia is a timely initiative.	10
4	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia can be effectively adopted by students.	9
5	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia stimulates the rational thinking of the students to rationalize money mule job recruitment.	10

Expert suggestions for improvement (if any):

Appendix 4

Expert Opinion & Assessment - Dr Riyaz Ahmed

PUSAT PENGAJIAN PSIKOLOGI GUNAAN, DASAR DAN KERJA SOSIAL
SCHOOL OF APPLIED PSYCHOLOGY, SOCIAL WORK AND POLICY
College of Arts and Sciences
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Faks (Fax): 604 - 928 5754
Laman Web (Web): http://sapsp.uum.edu.my

Our Ref : UUM/CAS /SAPSP-P48
Date : 8 March 2021

Dr. Riyaz Ahamed Ariyaluran habeeb
Senior Lecturer,
FIT Taylor's University,
No.1 Jalan Taylor's,
47500 Subang Jaya,
Selangor Darul Ehsan, Malaysia.

Dear Dr,

APPOINTMENT FOR EXPERT OPINION ON FRAMEWORK AND RESEARCH INSTRUMENT

With reference to subject above, I would like to inform that Mohanamerry Vedamanikam, Matric No : 903846 is a PhD (Psycyhology) candidate of School of Applied Psychology, Social Work and Policy, College of Arts and Sciences, University Utara Malaysia and conducting research in the subject of Money Mule Crime titled : ***Effectiveness of Knowledge Based Rational Thinking Framework for Combating Money Mule Job Acceptance Among Higher Education Students in Malaysia.***

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Thank you.

Your faithfully,

PROF. MADYA DR. SARALAH DEVI A/P MARIAMDARAN
Profesor Madya
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CAS, Universiti Utara Malaysia

(Assoc Prof. Dr. Saralah Devi Mariamdaran)
Research Supervisor & University Lecturer,
School of Applied Psychology, Social Work and Policy (SAPSP),
College of Arts and Sciences (CAS), University Utara Malaysia (UUM),
devi@uum.edu.my
H/P : 017-2265782

Assessment - Dr Riyaz Ahmed

5. Scale of Assessment

1	2	3	4	5	6	7	8	9	10

Strongly Disagree
Strongly Agree

6. Assessment Statements

No	Statement	Scale
1	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia is targeting the population	10
2	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia can be fully executed.	9
3	The introduction of Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia is a timely initiative.	9
4	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia can be effectively adopted by students.	9
5	Knowledge Based Rational Thinking Framework based on knowledge of money laundering to rationalize money mule job acceptance among higher education students in Malaysia stimulates the rational thinking of the students to rationalize money mule job recruitment.	10

Expert suggestions for improvement (if any):