EVOLUSI DEKAD
DEWAN LATEHAN RIDA ke UiTM
1956-2026

UNIVERSITI TEKNOLOGI MARA
Cawangan Melaka

MONEY LAUNDERING RESEARCH GROUP
M.L.R.G

WATCHLIST

Projek khas oleh
Money Laundering Research Group (MLRG),
Universiti Teknologi MARA, Cawangan Melaka

Diterbitkan secara tahunan oleh:
Universiti Teknologi MARA
Cawangan Melaka
Kampus Alor Gajah
KM 26, Jalan Lendu
78000 Alor Gajah
Melaka

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Tidak ada mana-mana bahagian daripada penerbitan ini yang boleh diterbitkan semula, disalin, disimpan dalam mana-mana sistem carian, atau dipindahkan dalam apa jua bentuk atau dengan apa jua cara—elektronik, mekanikal, fotokopi, rakaman, atau sebaliknya; tanpa kebenaran bertulis terlebih dahulu daripada kumpulan Money Laundering Research Group (MLRG), Universiti Teknologi MARA, Cawangan Melaka, Kampus Alor Gajah, KM 26, Jalan Lendu, 78000 Alor Gajah, Melaka, Malaysia.

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ZALEHA MAHAT

ENYLINA NORDIN

NOOR FAIZA M JA'AFAR

NURUL HIDAYAH AHAMAD NAWAWI

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SETULUS KATA, SEJAMBAK BICARA



Assalamualaikum warahmatullahi wabarakatuh dan Salam Sejahtera

Alhamdulillahirabbil 'alamin, setinggi-tinggi kesyukuran dipanjatkan ke hadrat Allah SWT atas limpah kurnia dan izin-Nya, Money Laundering Research Group (MLRG), Universiti Teknologi MARA (UiTM) Cawangan Melaka telah berjaya menerbitkan edisi sulung e-Buletin Watchlist.

Penerbitan Watchlist merupakan satu pencapaian bermakna yang mencerminkan komitmen setiap warga MLRG dalam memperkukuh budaya penyelidikan, penyebaran ilmu dan penghasilan wacana ilmiah berkaitan pengubahan wang haram, pembiayaan keganasan serta jenayah kewangan. Sebagai sebuah kumpulan penyelidik yang memfokuskan bidang ini, kami menyedari bahawa cabaran jenayah kewangan semakin kompleks, merentas sempadan dan sentiasa berkembang seiring dengan kemajuan teknologi, pendigitalan ekonomi serta perubahan landskap kewangan global. Justeru, penyelidikan berasaskan bukti, analisis yang kritis dan perkongsian ilmu yang berterusan amat penting dalam menyokong pengukuhan integriti sistem kewangan negara.

e-Buletin Watchlist diterbitkan sebagai wadah perkongsian pengetahuan, pemikiran kritis dan dapatan penyelidikan terkini kepada warga akademik, pengamal industri, pembuat dasar serta masyarakat. Nama Watchlist dipilih bagi melambangkan iltizam MLRG untuk sentiasa peka terhadap perkembangan dan trend jenayah kewangan, di samping meningkatkan kesedaran, kefahaman dan keupayaan masyarakat dalam mendepani ancaman tersebut.

Edisi sulung ini merupakan suatu wadah terbaik dalam menghimpunkan pelbagai artikel, ulasan isu semasa dan perkongsian ilmu daripada warga MLRG. Besarlah harapan kami agar setiap penulisan yang disajikan dapat memperkayakan khazanah ilmu, merangsang perbincangan ilmiah serta menyokong pembentukan dasar dan amalan terbaik ke arah memperkukuh tadbir urus serta integriti kewangan.

Saya ingin merakamkan setinggi-tinggi penghargaan kepada semua warga MLRG serta sidang redaksi atas setiap sokongan, komitmen dan kerjasama yang telah diberikan dalam merealisasikan penerbitan ini. Keberhasilan dalam penerbitan edisi sulung Watchlist ini merupakan hasil usaha kolektif yang mencerminkan dedikasi, profesionalisme dan semangat kecemerlangan seluruh warga MLRG demi manfaat bersama.

Akhir kata, saya berharap agar Watchlist dapat diperkasa sebagai sebuah wadah ilmiah yang berwibawa serta menjadi rujukan dalam bidang jenayah kewangan di peringkat nasional dan antarabangsa. Semoga penerbitan ini memberi manfaat yang berterusan kepada para pembaca serta menjadi pemangkin kepada penyelidikan berimpak tinggi demi memperkukuh integriti kewangan, kesejahteraan masyarakat dan kemajuan negara.

Selamat membaca dan terima kasih.

ROZAIHA BINTI AB MAJID
Ketua Kumpulan Inisiatif Penyelidik (RIG)
Money Laundering Research Group (MLRG)
Universiti Teknologi MARA (UiTM) Cawangan Melaka



SEUNTAI BICARA, MENYEMAI WACANA



Salam Sejahtera dan Salam UiTM di Hatiku.

Alhamdulillahirabbil 'alamin, setinggi-tinggi kesyukuran dipanjatkan ke hadrat Allah SWT atas limpah rahmat dan izin-Nya, edisi sulung Watchlist, buletin rasmi Money Laundering Research Group (MLRG), Universiti Teknologi MARA (UiTM) Cawangan Melaka, berjaya diterbitkan.

Penerbitan Watchlist merupakan satu langkah penting dalam memperkukuh budaya penyelidikan, penerbitan ilmiah dan perkongsian ilmu berkaitan pengubahan wang haram (money laundering), pembiayaan keganasan (terrorism financing) serta jenayah kewangan yang semakin kompleks dalam era ekonomi digital. Buletin ini diterbitkan sebagai platform untuk mengetengahkan analisis, ulasan dan dapatan penyelidikan yang dapat meningkatkan kefahaman serta kesedaran dalam kalangan akademia, pengamal industri, agensi penguatkuasaan, pembuat dasar dan masyarakat.

Nama Watchlist dipilih sebagai simbol komitmen MLRG untuk sentiasa peka terhadap perkembangan landskap jenayah kewangan sama ada di peringkat nasional juga di persada antarabangsa. Seiring dengan kemajuan teknologi, kecerdasan buatan (AI), aset digital, mata wang kripto dan inovasi kewangan, cabaran jenayah kewangan turut berkembang dengan pantas. Justeru, penyelidikan yang berkualiti, analisis berasaskan bukti dan perkongsian ilmu yang berterusan amat penting dalam menyokong pembentukan dasar, memperkukuh tadbir urus serta memantapkan integriti sistem kewangan negara.

Edisi sulung ini menghimpunkan pelbagai artikel, ulasan isu semasa dan sorotan perkembangan perundangan hasil sumbangan para penyelidik MLRG. Diharapkan penerbitan ini mampu untuk dijadikan sebagai pemangkin ke arah memperkasakan perbincangan ilmiah, menggalakkan kolaborasi penyelidikan serta menyumbang kepada pembangunan ilmu dalam bidang jenayah kewangan.

Menerusi ruang dan peluang yang adaini, saya dengan rasa rendah hati ingin merakamkan setinggi-tinggi penghargaan kepada semua penulis hebat; juga sidang editorial cermat atas komitmen dan sokongan yang telah dizahirkan dalam usaha ke arah merealisasikan penerbitan edisi sulung ini. Kejayaan Watchlist merupakan hasil usaha kolektif yang mencerminkan semangat profesionalisme, kecemerlangan akademik dan dedikasi seluruh warga MLRG.

Semoga Watchlist terus berkembang sebagai penerbitan ilmiah yang berwibawa serta menjadi sumber rujukan dalam bidang pengubahan wang haram, pembiayaan keganasan dan jenayah kewangan. Kami juga mengalu-alukan sumbangan penulisan, pandangan dan maklum balas daripada para pembaca bagi memperkukuh kualiti penerbitan ini pada masa hadapan.

Selamat membaca. Terima kasih.

MOHD AB MALEK BIN MD SHAH
Ketua Editor

LATAR BELAKANG & PENCAPAIAN

SEJARAH PENUBUHAN MONEY LAUNDERING RESEARCH GROUP (MLRG)

Money Laundering Research Group (MLRG) merupakan sebuah kumpulan penyelidikan yang ditubuhkan dengan matlamat utama untuk menghimpunkan para pensyarah yang mempunyai minat mendalam dalam menjalankan kajian berkaitan jenayah kewangan dan pengubahan wang haram. Kumpulan ini dianggotai oleh warga akademik yang berdedikasi, di mana sebahagian besarnya terdiri daripada pensyarah dari Universiti Teknologi MARA (UiTM) Cawangan Melaka, serta diperkukuhkan dengan penglibatan para pensyarah daripada UiTM Shah Alam (1 orang), UiTM Cawangan Selangor (1 orang) dan UiTM Cawangan Negeri Sembilan (1 orang).

Perjalanan sejarah MLRG bermula dengan penubuhan Special Interest Group Public Sector (SIG PSA) pada 13 Mei 2016. Tidak lama selepas itu, mesyuarat pertama kumpulan ini telah berjaya dilaksanakan pada 30 September 2016 yang dihadiri oleh seorang mentor dan 14 orang ahli perintis. Sebagai langkah untuk memperkasakan lagi fungsi dan kedudukan kumpulan ini, satu permohonan bagi penubuhan Pusat Kecemerlangan (CoE) melalui Group Initiative Public Sector Accounting Research (GIPSAR) telah dikemukakan pada Disember 2017. Usaha ini membuahkan hasil apabila permohonan tersebut diluluskan secara rasmi sebagai MLRG pada September 2018, sekali gus menandakan lembaran baharu bagi kumpulan ini dalam memacu kecemerlangan penyelidikan berkaitan jenayah kewangan.

TAKRIFAN LOGO MONEY LAUNDERING RESEARCH GROUP (MLRG)



KOMPONEN REKA BENTUK

- **Bentuk Bulatan (Seal):** Logo ini menggunakan tipografi bulat yang menyerupai cop rasmi atau meterai *(seal)*. Bentuk ini sering dikaitkan dengan autoriti, keutuhan, dan taraf rasmi sesebuah organisasi penyelidikan atau akademik.
- **Palang Horizontal:** Di bahagian tengah, terdapat palang hitam tebal yang memaparkan singkatan **M.L.R.G**. dalam fon jenis slab serif berwarna putih. Ini memberikan titik fokus yang kuat dan memudahkan pengecaman jenama.

TIPOGRAFI

- **Teks Penuh:** Nama penuh entiti, "MONEY LAUNDERING" di bahagian atas dan "RESEARCH GROUP" di bahagian bawah, mengelilingi pusat logo.
- **Gaya Fon:** Penggunaan fon yang tebal dan berstruktur menunjukkan kestabilan dan profesionalisme yang sesuai dengan fokus penyelidikan mereka.

SKEMA WARNA

- **Ungu:** Teks utama menggunakan warna ungu. Dalam psikologi warna, ungu sering melambangkan kebijaksanaan, martabat, dan kreativiti, yang sejajar dengan identiti sebuah "entiti kecemerlangan".
- **Hitam dan Putih:** Penggunaan warna hitam untuk palang tengah dan garisan bulatan memberikan kontras yang tinggi dan aspek ketegasan. Warna hitam juga melambangkan kuasa dan disiplin dalam bidang penyelidikan.

IDENTITI VISUAL

Secara keseluruhannya, logo ini direka untuk kelihatan akademik namun moden. Pengulangan elemen bulatan melambangkan komuniti penyelidikan yang bersatu dan fokus yang menyeluruh terhadap isu pengubahan wang haram.

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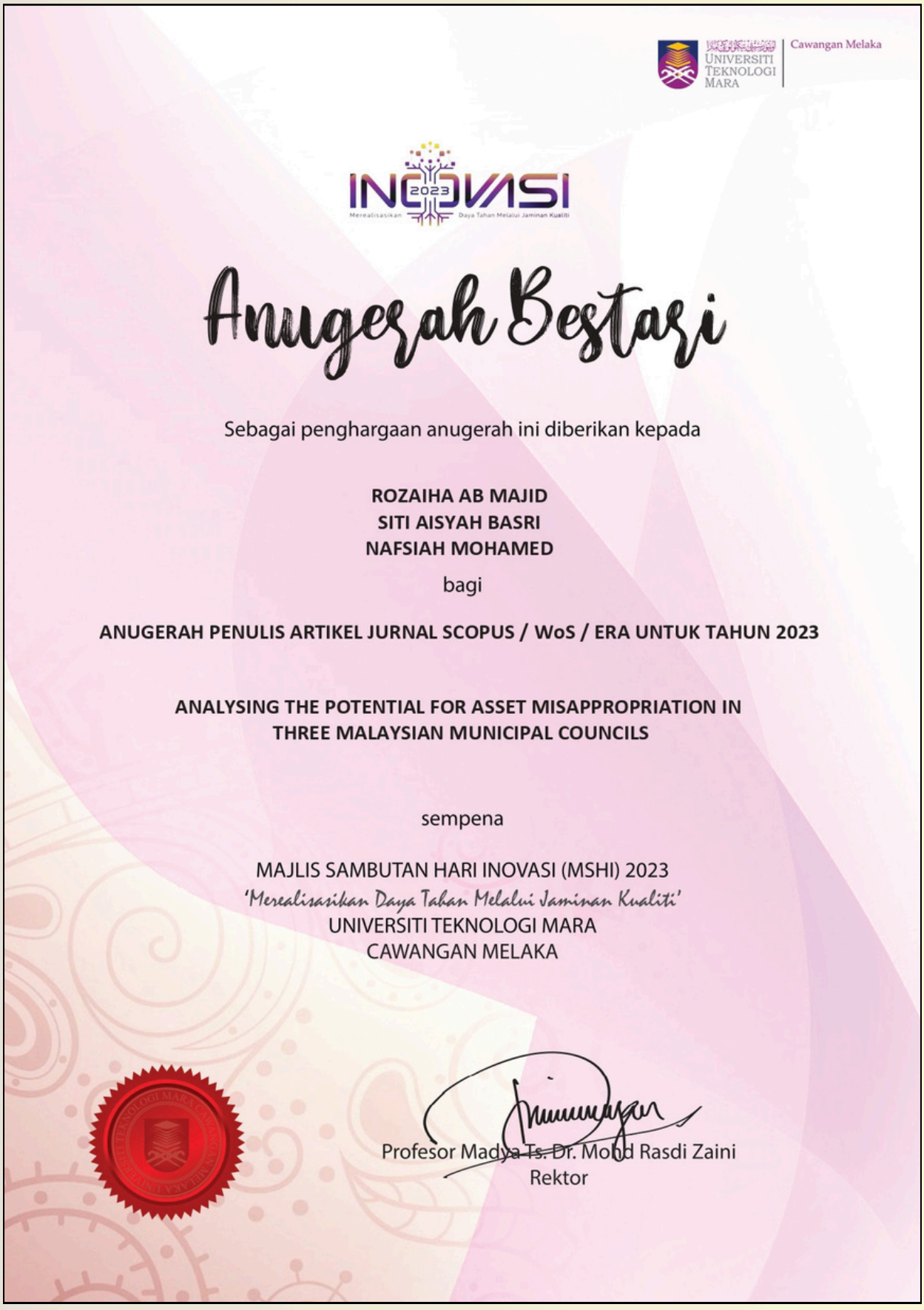


Wan Shafizah Hussain
Fakulti Perakaunan
UiTM Cawangan Melaka



Zaleha Mahat
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UiTM Cawangan Melaka

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AINOL SARINA BINTI AHMAD ZAZILI
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RAKAMAN PERISTIWA

Hari Entiti Kecemerlangan 2018 UiTM Cawangan Melaka
28 September 2018 (Jumaat)
8.00 pagi – 12.30 tengah hari
Aras 1, Perpustakaan Tun Abdul Razak (PTAR),
UiTM Cawangan Melaka Kampus Jasin







Bengkel Pemurnian Proposal FRGS 2019
25 Januari 2019 (Jumaat)
8.30 pagi – 4.30 petang
Makmal Komputer 2, Bangunan KPP2,
UiTM Cawangan Melaka Kampus Alor Gajah







Bengkel Penerbitan MLRG 1.0
15 Mac 2019 (Jumaat)
8.30 pagi – 5.00 petang
Hotel Ramada Melaka

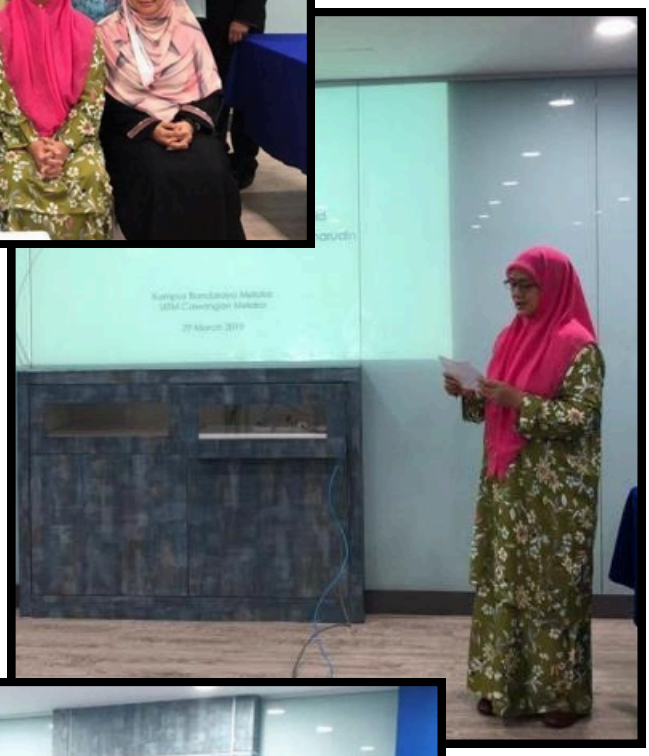






Bengkel Penerbitan MLRG 2.0
29 Mac 2019 (Jumaat)
8.00 pagi – 5.00 petang
Bilik Smart Classroom,
UiTM Cawangan Melaka Kampus Bandaraya Melaka







MLRG's International Outreach Programme (MIOP)
21 – 25 Ogos 2019
Rangsit University (RSU) Bangkok, Anti-Money Laundering Office (AMLO) Bangkok dan sekitar Bangkok, Thailand







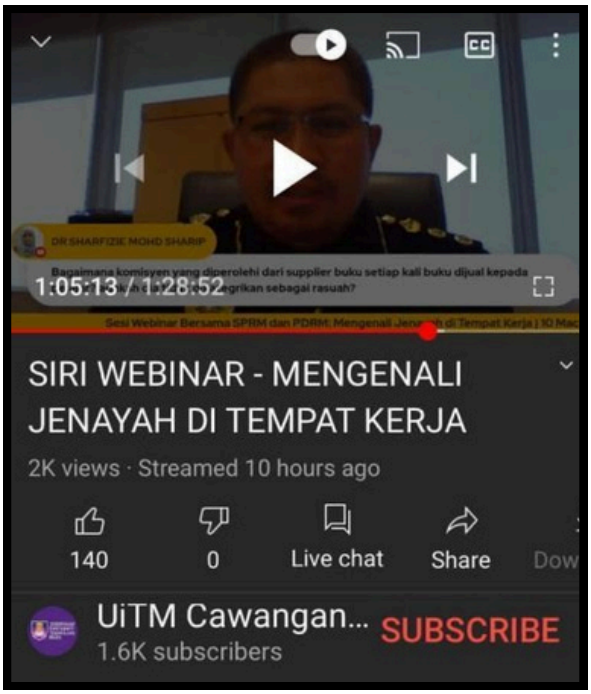
Bengkel Pemurnian FRGS 2020
31 Januari 2020 (Jumaat)
8.30 pagi – 5.00 petang
Bilik Kuliah B104, Bangunan KPP2,
UiTM Cawangan Melaka Kampus Alor Gajah





Webinar Bersama SPRM Dan PDRM: Mengenali Jenayah Di Tempat Kerja
10 Mac 2021 (Rabu)
10.00 pagi – 12.00 tengah hari
Facebook UiTM Cawangan Melaka
Aras 12, Perpustakaan Tun Abdul Razak (PTAR),
UiTM Cawangan Melaka Kampus Bandaraya Melaka







Program Asas Perniagaan Atas Talian (Shopee) dan Asas Perakaunan Kampung Lendu
8 Oktober 2022 (Sabtu)
9.00 pagi – 1.00 petang
Pusat Ekonomic Digital Keluarga Malaysia, Taman Lendu Bakti, Alor Gajah Melaka
Peserta: 12 Usahawan Kecil Sederhana sekitar Alor Gajah, Melaka
PRIMe Star Rating: 3 Star







Research Boot Camp FPN 2022
13 & 14 September 2022 (Selasa – Rabu)
8.00 pagi – 4.30 petang
Aras 7 & 9,
UiTM Cawangan Melaka Kampus Bandaraya Melaka





Excelerate Accounting: Membina Keunggulan Dalam Perakaunan
29 Jun 2024 (Sabtu)
8.00 pagi – 5.00 petang
Sekolah Menengah Kebangsaan Ungku Aziz, Sabak Bernam, Selangor
Peserta: 55 pelajar SMK Ungku Aziz
PRIMe Star Rating: 2 Star







Job Scam: How to Spot and Avoid Employment Fraud
18 Oktober 2024 (Jumaat)
8.30 pagi – 12.00 tengah hari
Platform: CISCO Webex



Invention, Innovation & Design Exposition (iidex) 2023
13 Disember 2023 (Rabu)
8.30 pagi – 1.00 petang
Dewan Berlian, UiTM Cawangan Selangor, Kampus Puncak Alam





Invention, Innovation & Design Exposition (iidex) 2023
13 Disember 2023 (Rabu)
8.30 pagi – 1.00 petang
Dewan Berlian, UiTM Cawangan Selangor, Kampus Puncak Alam



iidex 2023
Invention, Innovation & Design Exposition

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Puteri Qashrina Chalet, Pantai Puteri, Melaka
Peserta: 28 pelajar sekolah menengah sekitar Negeri Melaka
PRIMe Star Rating: 3 Star







CETUSAN INTELEK

CEGAH RASUAH DARIPADA TERUS MEMBARAH

Mohd Ab Malek Md Shah
Jabatan Undang-Undang
UiTM Cawangan Melaka

Rasuah itu barah negara,
Licik ternoda akibat haloba,
Pemusnah bangsa segenap tara,
Hina maruah jiwa merana.

Rasuah itu perangkap syaitan,
Bisikan jahat tiada sempadan,
Tersungkur iman tersasar landasan,
Dosa pahala jadi taruhan.

Rasuah itu musuhnya nusa,
Takhta dan kuasa saling menista,
Amanah digalas tiada dilaksana,
Hancur bangsa tiada tersisa.

Rasuah itu perosak bahagia,
Keluarga ceria bertukar derita,
Canda dan tawa berubah sengketa,
Cinta dan cita sirna segala.

JANJI KAYA

Ainol Sarina Ahmad Zazili
Fakulti Perakaunan
UiTM Cawangan Melaka

Apeez pernah berpegang pada satu prinsip, iaitu wang bukanlah segala-galanya. Namun, dia juga sedar bahawa realiti kehidupan tidaklah semudah seperti yang dibayangkan. Dalam satu majlis korporat yang menghimpunkan tokoh perniagaan, Apeez duduk semeja dengan sahabat karibnya, Danny, seorang tokoh berpengaruh yang mempunyai jaringan 'kabel' yang luas. Perbualan mereka pada malam itu bermula dengan santai sebelum beralih kepada projek-projek bernilai ratusan juta ringgit yang sedang menanti kelulusan.

"Apeez, kalau kau nak pergi lebih jauh, kau boleh ikut aku," ujar Danny sambil tersenyum. Kata-kata itu terus terngiang-ngiang di fikiran Apeez. Walaupun pada mulanya dia ragu-ragu, akhirnya dia menyahut seruan sahabatnya itu demi memburu kekayaan yang diimpikan.

Tidak lama kemudian, Apeez dan Danny menubuhkan sebuah perniagaan. Dengan berbekalkan kedudukan dan pengaruh Danny, Apeez berjaya mendapatkan banyak projek. Perniagaan mereka berkembang dengan begitu pesat. Projek demi projek berskala besar berjaya diuruskan dengan hasil keuntungan yang berlipat kali ganda. Nama Apeez mula meniti di bibir masyarakat sebagai ikon usahawan muda yang berjaya. Dia turut menjadi tetamu undangan di seminar keusahawanan dan 'podcast-podcast' pelaburan, sehingga didendangkan sebagai 'influencer' paling popular.

Popularity itu memberi ruang untuknya menyumbang semula kepada masyarakat yang tak henti-henti menyokong perniagaannya. Melalui Yayasan Megah yang ditubuhkan, Apeez mula bergiat aktif dalam pelbagai program kebajikan. Bantuan kepada golongan asnaf, biasiswa pendidikan dan pembinaan rumah komuniti menjadikan dirinya seorang 'influencer' yang semakin disanjungi ramai. Setiap kali 'content' mengenainya 'fyp' di medsos, 'netizen' sama-sama memberikan komen yang berbaur pujian dan sanjungan.

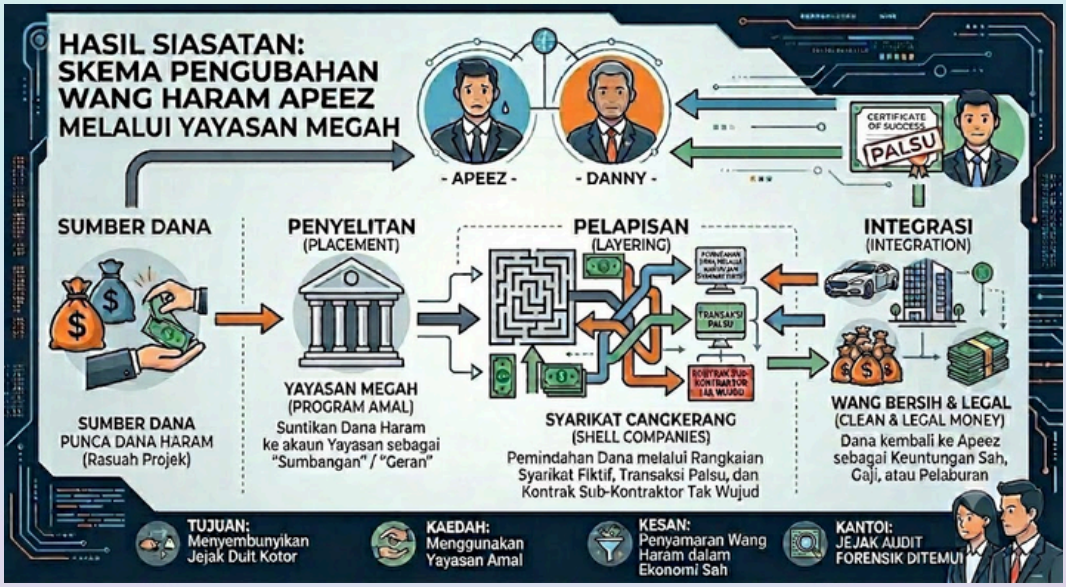
Sepanjang siasatan berlangsung, Apeez berasa cukup terhimpit. Pihak media mula ghairah memetik nama Danny, untuk menyemarakkan api spekulasi. Pada saat itu segala kekayaannya terasa tidak berguna lagi. Apeez akhirnya menyedari bahawa walaupun wang ringgit itu mampu membeli dunia, wang itu tidak dapat membeli ketenangan jiwa. Hari-harinya dipenuhi dengan penyesalan dan kesedihan.

Apabila harta jadi tujuan,
Halal haram tidak dibezakan,
Megah diri dijulang pujian,
Dunia diburu, Integriti dipinggirkan.

Seketika, sedang Apeez 'scroll' berita semasa di telefon bimbitnya, tiba-tiba 'fyp' video Danny yang sedang dikerumuni wartawan. Apabila mikrofon disuakan dengan pelbagai lontaran soalan, riak wajah Danny kekal tenang dan bersahaja.

"Yayasan Megah? Itu sebuah badan amal yang sudah banyak berjasa. Tetapi saya ingin tegaskan, saya tiada kaitan langung dengan pengurusan Yayasan itu. Saya hanya dilantik sebagai penasihat strategik di peringkat awal penubuhannya sahaja," ujar Danny dalam kenyataan media itu sebelum melangkah masuk ke dalam kenderaan pelbagai guna (MPV) mewahnya sambil dikawal ketat oleh 'bodyguard'.

Sebaik sahaja siaran media yang memaparkan reaksi bersahaja Danny berakhir, darah Apeez menyirap. Dia tahu dirinya sedang dibiarkan keseorangan untuk menanggung segala kesalahan yang kian terbongkar. Enggan menjadi kambing hitam, Apeez segera melantik firma guaman tersohor di ibu kota untuk mencari apa sahaja ruang yang mampu menyelamatkannya. Biarpun terpaksa mengorbankan segala hartanya demi menampung kos perundangan yang semakin meningkat, dia sanggup. Itulah harga yang perlu dibayar kerana ketelanjurannya. Kisah ini diakhiri dengan serangkap pantun :



NILAI DIRI

Zaleha Mahat
Fakulti Perakaunan
UiTM Cawangan Melaka

Burung nuri hinggap di tangan,
Selalu menjadi teman setia;
Jujur dan amanah jadi pegangan,
Integriti asas hidup yang mulia.

Anak merbah di pohon cemara,
Terbang hinggap di dahan mati;
Jujur dan ikhlas dalam bicara,
Tanda bersihnya lubuk hati.

Burung helang terbangnya tinggi,
Hinggap sebentar di pohon selasih;
Tanggungjawab dipikul setulus hati,
Tugas selesai dengan bersih.

Pergi ke laut menangkap ikan,
Ikan dipancing di atas sauh;
Nilai murni kita pertahankan,
Prinsip dijaga maruah pun teguh.

ANALYZING THE ATTACK SURFACE: DRIVERS AND IMPACTS IN ACCOUNTING CYBERSECURITY

Ahmad Daud Marsam & Siti Aisyah Basri
Fakulti Perakaunan
UiTM Cawangan Melaka

The digital transformation of the financial sector, accelerated by the widespread adoption of remote work since the COVID-19 pandemic, has significantly expanded the attack surface for cybercriminals. Cybersecurity, encompassing the practices and technologies designed to protect systems and sensitive data from unauthorized access, has become a foundational prerequisite for operational resilience. Globally, cyber incidents targeting financial institutions have more than doubled in recent years, fueled by the commercialization of Cybercrime-as-a-Service (CaaS) and multi-tiered ransomware operations. Despite accounting firms facing a 300% surge in attacks, many organizations fail to recognize impending digital threats, creating extensive opportunities for malicious actors.

KEY DRIVERS OF SYSTEMIC VULNERABILITY :

- **The Nature of the Financial Business**

Financial firms are high-value targets because they hold direct conduits to capital and manage immense volumes of Personally Identifiable Information (PII). Cybercriminals systematically target these systems to extract client profiles, identification documents, and banking credentials, which are subsequently leveraged for secondary downstream fraud.

- **Internal Control and Cybersecurity Gaps**

A pervasive misconception exists among small and medium-sized enterprises (SMEs) that their limited size protects them from cyber threats. Consequently, internal resources are often stretched across multiple operational roles, leaving proactive cybersecurity low on organizational priorities. This severe deficit in basic data protection measures makes small accounting firms soft targets for automated
exploits.

- **Technological Dependence and Concentration Risk**

While cloud infrastructure maximizes workflow efficiency, it introduces distinct architectural vulnerabilities. Multi-tenant cloud environments present shared-risk profiles; if a single tenant is compromised, other entities residing on the same infrastructure face heightened exposure. Because many accounting firms rely on identical software suites, a single unpatched software vulnerability provides threat actors with an expansive pool of potential victims.

FINANCIAL, LEGAL, AND REPUTATIONAL CONSEQUENCES:

- **Escalating Financial Costs**

The global average cost of a data breach reached an unprecedented USD 4.48 million, marking a 10% annual increase. Organizations suffer an additional USD 1 million penalty when breaches are exposed Externally by attackers rather than detected via internal monitoring.

- **Advanced Extortion Tactics**

Beyond standard data encryption, criminal syndicates deploy and extortion methods, combining corporate ransomware with coordinated Distributed Denial of Service (DDoS) attacks to compound operational duress.

- **Real-World Case Material**

1. Sequoia Capital (2021): A single employee fell victim to a phishing scheme, resulting in unauthorized third-party access to investor financial data.

2. Deloitte: Hackers bypassed a cloud email database protecting 5 million customer emails due to the absence of basic two-step verification. This compromised sensitive business plans, usernames, passwords, and health data, requiring an exhaustive mobilization of external forensic investigators.

- **Legal Liability and Market Devastation**

Corporate directors face intense regulatory scrutiny, investigations, and class-action lawsuits following a major breach. On a commercial level, public loss of trust triggers client attrition, depressed corporate stock values, and permanent reductions in market share.

The evidence synthesized from recent corporate breaches underscores that financial and accounting institutions remain uniquely exposed to devastating cyberattacks due to the highly sensitive nature of their data, pervasive internal control gaps, and an unavoidable dependence on interconnected technology. Because a single security exploit can instantly trigger millions of dollars in losses, severe regulatory penalties, and an irreversible mass flight of clients, cybersecurity can no longer be treated as a secondary operational concern. Ultimately, the long-term survival and stability of modern financial institutions depend entirely on their willingness to shift away from reactive crisis management. To protect client assets and safeguard organizational reputation in an era of escalating systemic threats, the industry must fundamentally recognize that robust data defence is an absolute prerequisite for sustainable business operations.

BLENDED LEARNING IN ACCOUNTING EDUCATION: BALANCING INNOVATION AND CHALLENGES

Ahmad Daud Marsam, Rozaiha Ab Majid, & Siti Aisyah Basri
Fakulti Perakaunan
UiTM Cawangan Melaka

Introduction

The rapid advancement of digital technology has transformed the landscape of higher education, leading institutions to adopt more flexible and technology-driven teaching approaches. One of the most prominent innovations is blended learning (BL), which integrates traditional face-to-face instruction with online learning activities. According to Garrison and Kanuka (2004), blended learning combines the strengths of both learning environments, creating opportunities for more interactive and meaningful educational experiences.

Blended learning has become an integral component of teaching and learning practices, especially in Universiti Teknologi MARA (UiTM). Initially introduced in 2010 for selected courses, the initiative was later expanded across all academic programmes, with support from the university's digital learning platform, now known as uFUTURE. The COVID-19 pandemic further accelerated the adoption of blended and open-distance learning, highlighting the importance of digital readiness among both lecturers and students.

Benefits of Blended Learning

Numerous studies have demonstrated the positive impact of blended learning on student engagement and academic performance. Güzer and Caner (2014) describe blended learning as useful, enjoyable, flexible, and highly motivating for learners. By combining online resources with classroom interaction, students are given greater autonomy over their learning process while still benefiting from direct guidance from lecturers.

Similarly, Sivapunniam (2009) supports that blended learning also enables learners to study according to individual pace and preferences, allowing them to identify strengths and weaknesses. The flexibility of choosing when and where to learn contributes to a more personalised educational experience.

Research by Nayar and Koul (2020) strengthens these findings and revealed that blended learning technologies enhance student engagement, particularly among Generation Z learners who are already familiar with digital platforms. Sonesson et al. (2018) also highlight that blended learning improves critical thinking and decision-making by integrating virtual learning activities with conventional classroom instruction.

Challenges in Implementing Blended Learning

Despite its many advantages, the successful implementation of blended learning requires overcoming several challenges. Anuwar (2008) identifies issues such as low public awareness, inadequate digital infrastructure, limited access to quality online content, and the digital divide, especially among students in rural areas. In addition, effective online learning demands a high level of self-motivation, which may not always be present among learners.

Another major challenge concerns the role of lecturers in facilitating blended learning. Dzakiria et al. (2006) found that some lecturers were not fully aware of their responsibility in providing adequate learning support within a blended environment. This observation is consistent with the findings of Fook et al. (2005), the delayed responses and insufficient interaction from lecturers can negatively affect students' learning experiences.

Technology-related issues also remain a significant barrier. Mandinach and Miskell (2017) reported that inadequate technological skills among students hinder the effective use of educational technology. Likewise, Ling et al. (2010) found that unstable learning platforms and limited accessibility often lead to frustration and reduce the effectiveness of online learning.

Conclusion

Blended learning has emerged as an effective teaching methodology that aligns with the evolving needs of higher education. Its combination of traditional and digital learning approaches offers greater flexibility, enhances student engagement, and supports independent learning. Nevertheless, several challenges, including technological limitations, digital competencies, and the need for stronger instructional support, must be addressed to maximise its benefits.

For UiTM accounting undergraduates, continuous enhancement of blended learning practices will contribute to a more dynamic and student-centred educational environment. By improving technological support, fostering lecturer engagement, and encouraging active student participation, blended learning can continue to play a vital role in advancing the quality of higher education.

GREEN FLAGS, RED FLAGS: HOW FINANCIAL CRIMES ARE HIDING BEHIND MALAYSIA'S ESG BOOM

Noor Faiza M. Jaafar & Rozaiha Ab Majid & Rahayu Mohd Sehat
Fakulti Perakaunan
UiTM Cawangan Melaka

The Big Problem: Doing Good vs. Catching Bad Guys

Currently, the financial world in Malaysia is attempting to do two massive things simultaneously: go "green" by supporting environmental and social causes (ESG) and stop criminals from cleaning dirty money (AML). The problem is that banks and government groups have been treating these two goals like separate projects. Because everyone is rushing to look green and sustainable, they are accidentally opening doors for criminals to hide their illegal cash behind good causes. It creates a dangerous blind spot in a country that is already fighting hard against money laundering.

Why Criminals Love "Green" Projects

To explain why this happens, the researchers look at how criminals think. First, changing a bank to track environmental goals is incredibly expensive, so some banks end up shifting money and staff away from their regular anti-fraud teams to pay for green reporting. Second, there is something called the "Ethical Halo Effect". When a bank employee sees a project meant to plant trees or help poor communities, they naturally drop their guard. They assume that because the project is doing good, the money behind it must be clean, which is exactly what scammers want them to think. Finally, new green financial products (like carbon trading or green bonds) are so new, complex, and cross-border that regular bank security systems are not yet equipped to monitor them effectively.

Too Many Cooks in the Kitchen

Another issue in Malaysia is that different government bosses manage different areas. Bank Negara Malaysia (BNM) watches over regular banks, while the Securities Commission (SC) operates investments and stock markets. Because modern green investments often mix banking and investing together, criminals can easily play these two regulators against each other. A fraudster might slip dirty money into a green investment fund watched by one agency, while moving the cash through a bank account monitored by another, banking on the fact that the two agencies are not talking to each other in real time.

The Fix: The Four-Pillar Safety Model

To stop this, the study introduces a new blueprint called the **ESG-AML Convergence Model** to bring both sides together. It relies on four main pillars:

- **Pillar 1:** Team Integration. Forcing sustainability teams and anti-money laundering teams to sit at the same table, share information, and check each other's work.
- **Pillar 2:** Combined Risk Checks. Adding a customer's environmental background straight into their fraud profile. If a company operates in a dirty, high-pollution industry, the bank's system should automatically double-check their financial transactions.
- **Pillar 3:** Smarter Technology. Upgrading old bank software to artificial intelligence (AI) that can easily spot weird patterns in green funding, alongside using blockchain to create un-fakeable receipts for things like carbon credits.
- **Pillar 4:** Fixing Human Brains. Training bank staff to ignore the "good guy halo" and treat eco-friendly projects with the exact same strictness as any other business deal. It also means making sure bosses are not pressuring staff to hit "green targets" that employees start bending the rules.

How the Scams Actually Work (E, S, and G)

In real life, criminals abuse all three letters of ESG:

- **E (Environmental):** Gangs make massive cash from illegal logging or stealing wildlife in Malaysia's rainforests. They then invest that 'bloody' money into "eco-friendly" reforestation bonds, instantly making their dirty cash look like a planet-saving profit.

- **S (Social):** Criminals take advantage of trust-based, local charity platforms, crowdfunding pages, or small loans meant to help the poor. They use these relaxed networks to break large amounts of dirty cash into tiny, unnoticeable bits.

- **G (Governance):** Corrupt companies use flashy "ethical corporate certificates" and green marketing as a shiny shield. They bet that if they look like a highly responsible company on paper, regulators will not look too closely at their cooked accounting books.

What This Means for Malaysia's Future

This is a massive test for Malaysia, especially for its Islamic banking sector, which tries hard to balance religious principles, green rules, and strict anti-fraud laws all at once. If Malaysia suffers a massive, high-profile green finance scam, it will completely ruin its reputation as a global leader in clean, ethical finance. For the country to grow safely, financial institutions must stop separating their eco-teams from their crime-fighting teams. True financial safety means using smart tech and making sure that trying to save the planet never comes at the cost of letting criminals off the hook.

HISBAH AND THE OMBUDSMAN AS INSTITUTIONS OF ACCOUNTABILITY: HISTORICAL CONTINUITY AND CONTEMPORARY RELEVANCE

Mohd Ab Malek Md Shah
Jabatan Undang-Undang
UiTM Cawangan Melaka

The institution of hisbah represents one of the most significant mechanisms of governance in Islamic civilization, serving to uphold justice, promote public welfare, and prevent wrongdoings. Fundamentally, hisbah is founded upon the Qur'anic principle of al-amr bi al-ma'ruf wa al-nahy 'an al-munkar (enjoining good and forbidding evil), which forms an integral component of the Islamic administrative system. Throughout history, the institution has evolved from a market supervisory body into a comprehensive mechanism responsible for ensuring moral, social, and administrative accountability.

The origins of hisbah can be traced back to the lifetime of the Prophet Muhammad (PBUH). Historical sources, including the accounts of al-Tabari, indicate that the Prophet actively monitored market activities and took measures to prevent fraudulent trading practices. To ensure fairness in commercial transactions, he appointed officials to supervise market affairs. This practice was subsequently strengthened during the period of the Khulafa' al-Rashidin. Caliph Umar al-Khattab, for example, was known for penalizing dishonest traders and appointing officers to oversee commercial activities in Madinah. Similar appointments continued during the reign of Caliph Uthman ibn Affan, demonstrating the growing institutionalization of market supervision.

During the Umayyad, Abbasid, and Fatimid periods, the scope of hisbah expanded considerably. The muhtasib was entrusted not only with regulating commercial activities, weights, and measures but also with maintaining public morality, protecting consumers, and safeguarding societal interests. Over time, the institution became an essential component of Islamic governance, contributing significantly to administrative efficiency and social order.

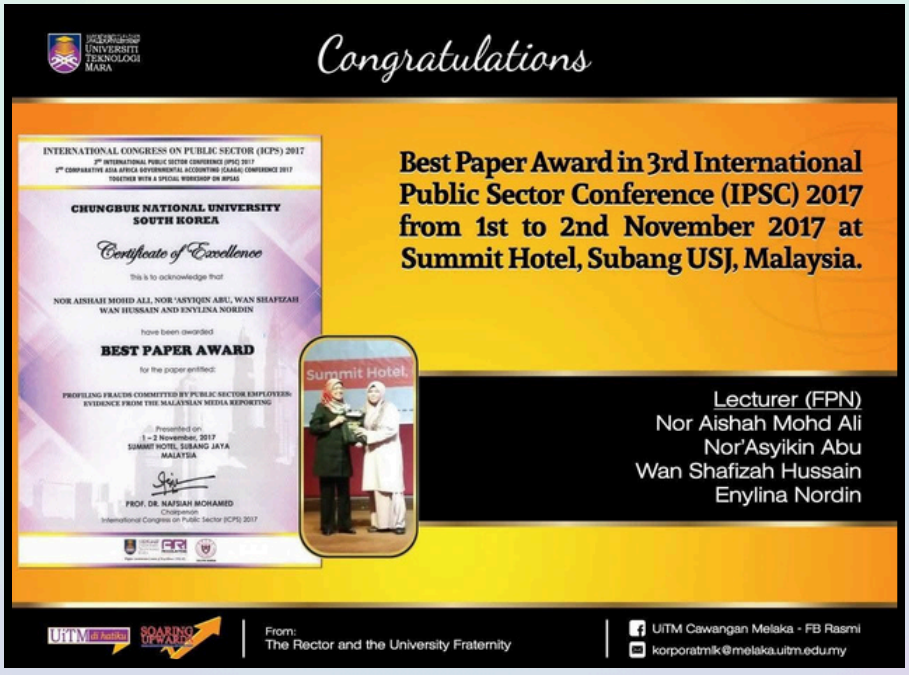
Despite its established role in Islamic history, some Western scholars have questioned the indigenous origins of hisbah. Joseph Schacht and Gustav E. von Grunebaum argued that the institution was influenced by the Roman-Byzantine agoranomos, a public official responsible for market regulation. According to their view, the transformation of market supervision into the institution of hisbah occurred during the Abbasid period. However, this interpretation has been widely challenged. Although the terms hisbah and muhtasib gained prominence through the writings of al-Mawardi in the fifth century Hijrah, the underlying principles and practices had already been implemented during the Prophet's era. The evolution of titles such as 'amil 'ala al-suq and sahib al-suq reflects a continuity of function rather than a foreign institutional importation.

In the contemporary context, the philosophy of hisbah remains highly relevant. Its objectives closely resemble those of the modern ombudsman institution, particularly in promoting accountability, protecting public interests, and improving administrative governance. Although differing in historical origins and operational structures, both institutions share a common commitment to justice, transparency, and good governance. Consequently, the enduring principles of hisbah continue to offer valuable insights for contemporary administrative systems and public institutions worldwide.

Fraud Committed by Public Sector Employees

Nor 'Asyiqin Abu & Nor Aishah Mohd Ali
Fakulti Perakaunan
UiTM Cawangan Melaka

This newsletter is based on the article titled "Profiling Fraud Committed by Public Sector Employees: Evidence from the Malaysian Media Reporting", published in RELIGACIÓN in 2019. The study was conducted by Nor Aishah Mohd Ali, Wan Shafizah Hussain, Nor 'Asyiqin Abu, and Enylina Nordin, members of the Money Laundering Research Group (MLRG) from Universiti Teknologi MARA (UiTM), Melaka Branch. It examines how mainstream Malaysian newspapers reported fraud involving public sector employees and what those reports revealed about governance challenges in the public sector. This research was presented at the 3rd International Public Sector Conference (IPSC) 2017, held on 1–2 November 2017 at Summit Hotel, USJ, Subang, Malaysia. The paper received the Best Paper Award, while Nor 'Asyiqin Abu, the presenter of the paper, was honoured with the Best Presenter Award.



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Why This Research Matters

Fraud within the public sector undermines public confidence, weakens governance, and reduces the effectiveness of public service delivery. Since public funds originate from taxpayers, every fraud case represents not only a financial loss but also a loss of trust. The media plays an important role in informing the public, shaping perceptions, and encouraging accountability. By analysing newspaper reports, this study provides a broader picture of fraud trends across government agencies and jurisdictions.

Research Methodology

The researchers employed quantitative content analysis to examine online reports published throughout 2016 in four mainstream newspapers: Berita Harian, Utusan Malaysia, New Straits Times, and The Star. Articles containing fraud-related keywords were identified and classified according to fraud type, agency, state, and level of government. In total, 603 media reports were analysed.



Research Highlights

The findings show that English-language newspapers reported slightly more fraud cases than Bahasa Malaysia newspapers. October recorded the highest number of fraud reports, largely due to the Sabah Water Department investigation. Corruption accounted for 557 of the 603 reports (92.4%), while misappropriation of assets represented 26 reports, and other fraud-related offences made up the remainder. State government agencies recorded the highest number of reported fraud cases, followed by federal agencies and local authorities.

Key Findings

The Sabah Water Department emerged as the agency receiving the highest media attention following a major corruption investigation involving substantial cash, luxury assets, and alleged abuse of power. Other agencies frequently mentioned included the Royal Malaysian Police, Ministry of Youth and Sports, Pahang Land and Mines Department, and the Road Transport Department. The findings suggest that fraud cases receiving extensive media attention often involve senior officials, significant financial losses and prolonged misconduct before detection.

Implications

The study highlights the importance of transparency, effective internal controls, and ethical leadership. Media reporting contributes to public awareness and may encourage authorities to investigate suspected misconduct more thoroughly. However, the authors argue that public confidence can only be restored when investigations are followed by timely prosecution, transparent communication, and meaningful disciplinary action. In addition, strengthening governance frameworks, promoting integrity, and improving fraud prevention mechanisms remain essential priorities for public sector organisations.

Recommendations

The authors recommend that authorities provide regular updates on fraud investigations, accelerate court proceedings, and communicate outcomes openly to the public. Government agencies should strengthen internal controls, improve whistleblowing mechanisms, provide integrity training, and cultivate an organisational culture that discourages fraud. Greater collaboration among enforcement agencies, auditors, and policymakers would further enhance fraud prevention.

Conclusion

This study demonstrates that media reporting can serve as a valuable source of information for understanding fraud trends within Malaysia's public sector. Although the analysis was limited to one year of newspaper coverage, it reveals recurring governance issues and emphasises the need for stronger accountability mechanisms. The findings reinforce the importance of transparency, integrity, and effective oversight in protecting public resources and maintaining citizens' trust in government institutions.

An effective anti-fraud strategy requires more than detecting wrongdoing after it occurs. Public institutions should continuously assess fraud risks, strengthen governance structures, enhance monitoring activities, encourage ethical leadership, and reinforce accountability at every organisational level. Regular training, robust internal audit functions, transparent procurement practices, and clear reporting channels can significantly reduce opportunities for fraud. Likewise, informed media reporting and public scrutiny remain important external mechanisms that encourage responsible behaviour, support institutional reform, and strengthen confidence in the public.





Strengthening Government Accountability Through Parliamentary Oversight

Nor 'Asyiqin Abu & Ainol Sarina Ahmad Zazili
Fakulti Perakaunan
UiTM Cawangan Melaka

This newsletter is based on the research article 'Assessing the Impact of Public Accounts Committee (PAC) Reports on Government Accountability', published in 2024 in Information Management and Business Review by members of the Money Laundering Research Group (MLRG), Universiti Teknologi MARA (UiTM), Melaka Branch. The research team comprises Dr. Nor 'Asyiqin Abu, Ainol Sarina Ahmad Zazili, Enylina Nordin Nordin, Wan Shafizah Hussain, and Siti Aisyah Basri. The study examines whether the recommendations made by Malaysia's Public Accounts Committee (PAC) have successfully improved accountability across government agencies.



Why This Research Matters

Good governance depends on transparency, accountability, and responsible financial management. Malaysia has experienced several high-profile governance challenges involving procurement, project implementation, and public expenditure. These cases have highlighted the importance of strong parliamentary oversight. The PAC serves as Parliament's watchdog by reviewing Auditor General reports, investigating financial irregularities, and recommending improvements. However, the effectiveness of the PAC should not be measured merely by the number of reports it publishes, but by whether government agencies implement its recommendations. This study provides empirical evidence on the impact of PAC recommendations on public sector governance.

Research Methodology

The researchers analysed twenty-two (22) PAC reports and corresponding government action reports published between 2019-2022. These reports involved fifty-five government organisations representing finance, health, education, defence, transport, and other strategic sectors. Using content analysis, every issue identified by the PAC was categorised into governance themes before assessing the government's response and implementation status.

Research Highlights

The study identified 104 governance issues. 68 issues had been addressed through corrective action, 29 had been accepted for implementation but remained in progress, while only seven had no publicly available government response. Overall, government agencies responded to more than 90 percent of the issues raised by the PAC, indicating that parliamentary oversight has become an influential mechanism for encouraging institutional reforms.

Key Governance Issues

The most frequently reported weaknesses involved internal management procedures. Common issues included weak enforcement, poor compliance with standard operating procedures, ineffective internal audits, incomplete documentation, political interference, and weak financial controls. Contract management represented the second largest concern.

The PAC repeatedly recommended stronger procurement practices, improved due diligence, better monitoring of suppliers and contracts, and greater transparency in direct negotiations. The committee also emphasised the need for clearer policies and stronger guidance in subsidy administration, housing programmes, immigration management, and defence procurement. Finally, the study highlighted the importance of information disclosure and evidence-based decision-making to strengthen accountability.



Illustrative Cases

Several well-known cases demonstrate the breadth of PAC oversight. These include the Littoral Combatant Ship (LCS) project, MySejahtera application procurement, LPG subsidy management, Khazanah Nasional investments, Malaysia My Second Home (MM2H), PR1MA housing projects, and the Automated Enforcement System (AES). Although each case involved different agencies and governance challenges, they shared common themes such as weak governance, inadequate planning, procurement risks, and insufficient monitoring. PAC recommendations encouraged agencies to improve internal controls, review procurement decisions, and strengthen reporting mechanisms.

Implications

The findings demonstrate that parliamentary oversight contributes to improved governance by encouraging ministries and agencies to address weaknesses identified during investigations. Effective implementation of PAC recommendations helps reduce financial leakages, strengthen public confidence, improve transparency, and promote responsible use of public resources. Nevertheless, unresolved issues and delayed implementation indicate that continuous monitoring remains essential. Government agencies should strengthen organisational capacity, improve collaboration across ministries, and reinforce internal control systems to ensure sustainable reforms.

Conclusion

This research provides valuable evidence that the Malaysian PAC plays an important role in strengthening government accountability. The high response rate from government agencies demonstrates that PAC recommendations are generally taken seriously and can influence institutional improvements. Future research should examine whether committee composition, professional expertise, and political representation influence the effectiveness of parliamentary oversight. Overall, the study reinforces the importance of strong legislative oversight as a cornerstone of transparent, accountable, and responsible public governance.

The evidence presented in this study reinforces the view that accountability is an ongoing process rather than a single event. Strong governance requires continuous evaluation, timely implementation of recommendations, transparent reporting, ethical leadership, and effective internal controls. By responding to PAC recommendations and institutionalising corrective actions, government agencies can improve operational efficiency, safeguard public funds, and strengthen citizens' trust in public institutions.

MONEY LAUNDERING : WHEN DIRTY MONEY TRIES TO LOOK CLEAN

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When people hear the word money laundering, they may think of crime movies, powerful syndicates, secret bank accounts, or people carrying bags of cash. Nevertheless, money laundering is not just something that happens in movies. It happens in real life, and sometimes it can be closer to us than we think. In simple terms, money laundering means making money from illegal activities and making it look like it came from a legal source. The money may come from scams, corruption, drug trafficking, illegal gambling, smuggling, cybercrime, or other criminal activities. Since criminals cannot openly use this money without raising suspicion, they try to "clean" it by moving it through different accounts, businesses, or transactions until it looks legal or normal.

For example, a scammer may receive a large amount of money from victims. If the scammer suddenly buys a luxury car, property, or expensive items, people may start asking where the money came from. To avoid this, criminals may mix the illegal money with legal money. They may camouflage their businesses into restaurants, convenience stores, car washes, laundromats, entertainment outlets, or other cash-based businesses. On paper, the business may look very successful. In reality, some of the money may not come from real customers at all. Money laundering usually happens in three basic stages as shown in the diagram below.

First, the illegal money is placed into the financial system. This can happen through cash deposits, bank transfers, buying assets, or using someone else's bank account. Second, the money is moved around through many transactions so that it becomes harder to trace. It may be transferred from one account to another, used to buy valuable items, invested in businesses, or sent overseas. Finally, the money comes back looking like legitimate income, such as business profit, investment returns, property sales, or company earnings.

One important thing about money laundering activities to remember by the public is that ordinary people can also become involved without fully realising it. For instance, some people are offered easy commission just for allowing their bank account to receive and transfer money. At first, it may sound harmless. They may think, "I'm only helping someone move money." In reality, this could make them a money mule. If the money is linked to crime, the account holder may be investigated and may face legal trouble, even if they claim they did not know where the money came from.

There are several warning signs that we should not ignore. If someone asks to use your bank account, that is already suspicious. If a part-time job promises high commission only for receiving and transferring money, it is probably not a genuine job. If someone refuses to explain the source of money, pressures you to make a quick transaction, or uses many different accounts for no clear reason, you should be careful. In business, large cash payments, customers who do not care about price, or payments made by unrelated third parties can also be red flags. Money laundering is dangerous because it allows criminals to enjoy the profits of crime. It also helps them continue their illegal activities. The impact is not limited to criminals and banks. It can affect honest businesses too. A business used for money laundering may not care about real profit because its main purpose is to clean illegal money. This creates unfair competition for genuine businesses that are trying to operate properly.

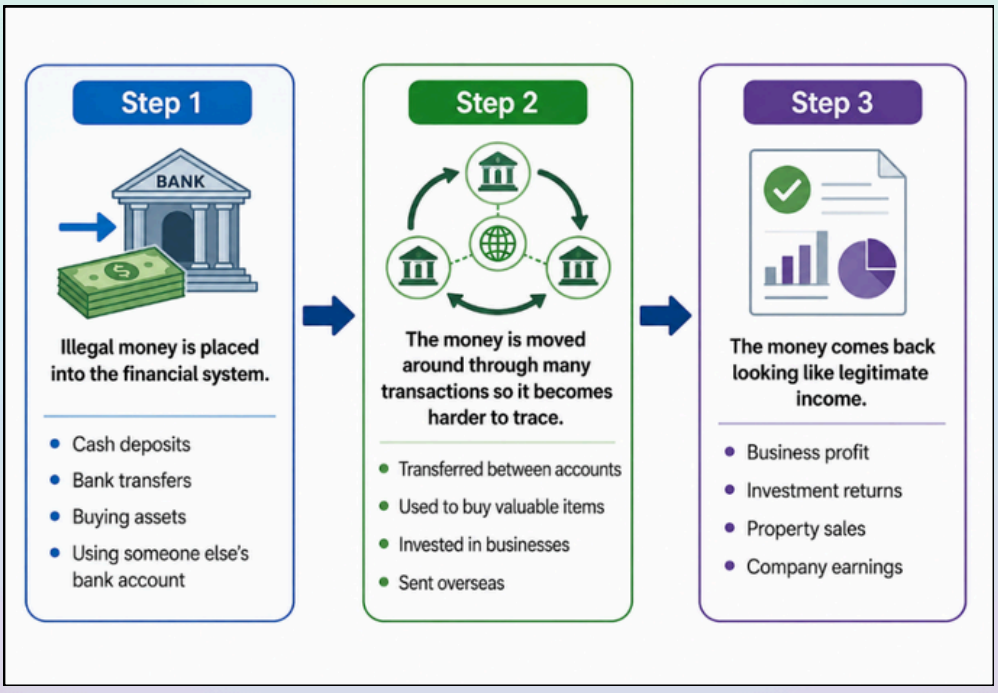


Figure 1: Stages of Money Laundering

Money laundering can also damage public trust. When illegal money enters the financial system, people may lose confidence in banks, businesses, and institutions. It can make the economy less transparent and create opportunities for more crime. In the long run, everyone pays the price, directly or indirectly. Today, money laundering has become harder to detect because financial transactions are faster and more digital. Criminals may use online banking, e-wallets, fake investment platforms, social media scams, overseas transfers, or cryptocurrency. Technology makes life easier for us, but it also gives criminals more ways to hide their activities. That is why awareness is important. Preventing money laundering is not only the responsibility of banks, regulators, or enforcement agencies. The public also has a role to play.

So, what can we do? The first rule is simple: never allow anyone to use your bank account. Your account is your responsibility. Second, do not be easily attracted to job offers or investment schemes that promise quick money with little effort. Third, always check who you are dealing with, especially when money is involved. Fourth, keep proper records of genuine transactions. Finally, if something feels suspicious, do not ignore it. Report it to the relevant authorities or seek advice from trusted sources.



Money laundering may sound like a complicated financial crime, but it can begin with small actions, such as lending a bank account, accepting money without asking questions, or trusting an offer that sounds too good to be true. Dirty money can only be cleaned when there is a channel for it to enter the system. We should make sure that we do not become that channel. At the end of the day, money laundering is not just about criminals hiding money. It also affects society, businesses, and ordinary people. The more we understand how it works, the easier it is for us to recognise the warning signs and protect ourselves. When it comes to money, being careful does not mean being paranoid. It means being responsible.

MONEY MULE IN MALAYSIA: THE GROWING THREAT TO YOUTH AND FINANCIAL SECURITY

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In Malaysia, the money mule phenomenon has escalated into a serious threat to national security. It threatens the country's financial system and damages the future of many young people. Money mules act as intermediaries, helping scam syndicates transfer stolen money through the banking system to hide its illegal source. According to Abdul Rani et al. (2024), organized criminal groups (OCGs) and fraudsters use money mules to launder illicit funds from various criminal activities. To do this, these syndicates layer the stolen funds across multiple mule accounts. They recruit individuals using various tactics, often flaunting opulent lifestyles to capture the interest of potential targets.

Consider the case of Ali, an ordinary citizen who ended up playing an important role in a massive criminal operation. Ali operated as a money mule, an individual who transfers illegally obtained money on behalf of the scammers. Like many others, Ali might not have fully understood the consequences of his actions, viewing it as a quick way to earn easy money. However, under the law, he is considered directly involved in financial crime and may face serious legal consequences.

Under Section 424B of the Penal Code, simply handing over control of a bank account carries a fine of RM10,000 to RM100,000, up to five years in jail, or both. More severely, if Ali engages in any transactions using that account without a lawful purpose, he can be charged under Section 424C of the Penal Code, which carries a mandatory jail term of 3 to 10 years, a fine between RM10,000 and RM150,000, or both. Furthermore, prosecutions under the Anti-Money Laundering Act (AMLA) can carry a staggering jail term of up to 15 years and a fine of at least five times the value of the illegal proceeds.

The seriousness of this issue can be seen in recent actions by Malaysian police and courts. A report by the New Straits Times (2026) highlights that law enforcement has increased efforts to stop these illegal networks. Recently, six individuals were arrested and charged in court with offenses directly related to operating mule accounts. Investigations revealed that these accounts were connected to organized syndicates involved in non-existent loans, fake investment schemes, and fictitious job offers. This proves that mule accounts are not just passive instruments, but are active tools used to support scam operations that cause heavy financial losses to many people in Malaysia.

Alarmingly, criminal syndicates are now targeting a vulnerable group, which is university students. A report by The Star (2026) shows an increasing trend of university students allowing online scam syndicates to use their personal bank accounts, sometimes intentionally or without fully understanding the risks. Syndicates aggressively recruit on campuses or via social media platforms, offering immediate cash payments ranging between RM1,000 and RM2,000 for every single bank account surrendered. For a student struggling with the rising cost of living, this quick injection of cash may seem easy and harmless. However, in return, criminals gain unrestricted access to legitimate bank accounts, using students as tools to move illegal money.

The money mule crisis in Malaysia requires immediate and coordinated action. Educational institutions, financial institutions, and law enforcement should work together to educate young people who simply allow others to use their bank accounts to view this action as a serious crime and not as an easy way to earn money. As seen in the case of Ali and recent court actions, the short-term gain of a few thousand ringgit is never worth the long-term consequences of legal trouble and financial damage.

SMART FINANCIAL PLANNING: INCORPORATING GOLD INTO YOUR INVESTMENT PORTFOLIO

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Introduction

Financial planning is more than simply earning an income and saving money. It is about making informed decisions that protect and grow wealth over time. In today's rapidly changing economic environment, individuals face numerous financial risks, including inflation, market volatility, rising living costs, and economic uncertainty. Therefore, building a well-diversified investment portfolio has become an essential component of long-term financial security.

Among the various investment options available, gold has consistently maintained its reputation as a reliable store of value. For centuries, gold has been recognized worldwide as a precious asset that preserves purchasing power and provides protection during periods of economic instability. While gold should not be viewed as a replacement for other investments, incorporating it into a diversified investment portfolio can strengthen financial resilience and support long-term wealth preservation.

Understanding Portfolio Diversification

One of the fundamental principles of smart financial planning is diversification. Diversification involves spreading investments across different asset classes to reduce overall investment risk. Rather than placing all financial resources into a single investment, investors allocate their funds among various assets such as stocks, bonds, real estate, fixed deposits, mutual funds, and precious metals.

Each asset class behaves differently under various economic conditions. For example, stock markets may generate attractive returns during periods of economic growth but may also experience significant declines during recessions. Fixed-income investments provide stability but may offer lower returns, especially when inflation is high. Gold, on the other hand, often performs differently from financial assets and has historically served as a hedge during periods of market uncertainty.

By including gold in an investment portfolio, investors can reduce their dependence on the performance of a single asset class, thereby improving the overall stability of their financial position.

Gold as a Hedge Against Inflation

Inflation gradually reduces the purchasing power of money. As the prices of goods and services increase over time, the value of cash savings declines if they do not generate sufficient returns.

Historically, gold has demonstrated its ability to preserve purchasing power over long periods. While the market price of gold may fluctuate in the short term, its value has generally kept pace with or exceeded inflation over extended periods. For this reason, many investors consider gold a useful tool for protecting wealth against the effects of inflation.

For individuals planning for retirement, children's education, or future financial obligations, allocating a portion of their savings to gold may help safeguard the real value of their accumulated wealth.

Gold During Economic Uncertainty

Economic crises, financial market downturns, geopolitical tensions, and currency depreciation often create uncertainty in financial markets. During such periods, investors frequently seek assets that are perceived to be more stable.

Gold has earned the reputation of being a "safe-haven asset" because demand for gold often increases when confidence in financial markets weakens. Although gold prices are not immune to fluctuations, gold has historically maintained its value better than many other assets during periods of financial stress.

This characteristic makes gold an important component of a defensive investment strategy designed to protect wealth during uncertain economic conditions.

Maintaining a Long-Term Perspective

Successful financial planning requires patience, discipline, and consistency. Gold should not be viewed as a vehicle for quick profits or short-term speculation. Instead, it serves as a strategic asset that contributes to long-term financial stability.

Regular saving and investing, combined with periodic portfolio reviews and disciplined financial habits, are far more effective than attempting to predict short-term market movements. Investors who maintain a long-term perspective are generally better positioned to achieve sustainable financial growth while managing investment risk.

Conclusion

Economic crises, financial market downturns, geopolitical tensions, and currency depreciation often create uncertainty in financial markets. During such periods, investors frequently seek assets that are perceived to be more stable.

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STRENGTHENING ANTI-CORRUPTION EDUCATION IN MALAYSIAN SCHOOLS: REASSESSING INTEGRITY INITIATIVES FOR FUTURE GENERATIONS

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Corruption remains one of Malaysia's most pressing governance challenges, capturing increasing attention from policymakers, scholars, and the public due to its implications for national development, institutional credibility, and social trust. Following the Movement Control Order (MCO), corruption-related cases recorded by the Malaysian Anti-Corruption Commission (MACC) increased by 6.38%, from 851 cases in 2021 to 909 cases in 2022 (MACC, 2023). Recognising corruption as not only a legal issue but also an ethical and societal concern, the Malaysian government has intensified efforts to cultivate integrity among younger generations through initiatives involving the Ministry of Education Malaysia (MOE), the Ministry of Higher Education (MOHE), and the MACC (Ab Rahman et al., 2024). Among these initiatives is the Wira Antirasuah (WAR) programme, complemented by the integration of anti-corruption topics into primary and secondary school textbooks since 2020 to promote values such as integrity, accountability, transparency, and ethical behaviour.

Despite these initiatives, concerns remain regarding the extent to which anti-corruption education can produce sustainable behavioural change among students. Empirical evidence on its influence on students' attitudes, perceptions, and ethical decision-making remains limited, even though challenges relating to implementation, pedagogical effectiveness, and teacher preparedness continue to persist (Mohammed et al., 2023). This viewpoint argues that Malaysia requires a more comprehensive, evidence-based, and pedagogically sound anti-corruption education framework. Beyond raising awareness, integrity education should foster ethical reasoning, critical reflection, and a long-term commitment to honesty, responsibility, and accountability. Consequently, reassessing existing school-based integrity initiatives is essential to ensure their continued relevance and effectiveness in addressing contemporary societal challenges.

Challenges Faced by the Government in Strengthening Anti-Corruption Education :

- **Limited Empirical Evidence on Programme Effectiveness.**

Although anti-corruption initiatives such as the Wira Antirasuah (WAR) programme, have been implemented extensively, empirical studies evaluating their long-term impact on students' attitudes, values, ethical reasoning, and behavioural intentions remain scarce (Mohammed et al., 2023). This limits policymakers' ability to assess the effectiveness of current interventions in cultivating a culture of integrity.

- **Superficial integration into educational practices.**

Existing anti-corruption education efforts are often programme-based and awareness-oriented rather than systematically embedded within broader pedagogical frameworks (Mohammed et al., 2023). Integrity education remains insufficiently integrated across subjects and school activities, reducing its potential to influence students' ethical development comprehensively.

- **Inadequate teacher preparedness and professional training.**

Teachers play a critical role in transmitting integrity values; however, many educators face challenges related to limited training opportunities, insufficient instructional resources, and inadequate exposure to innovative teaching approaches. These constraints may affect their capacity to deliver anti-corruption content effectively and engage students meaningfully (Mohammed et al., 2023).

- **Conventional and less engaging teaching methods.**

Traditional instructional approaches that rely heavily on theoretical discussions may not resonate with contemporary learners. The limited use of experiential and interactive pedagogies, such as simulations, case studies, role-playing, and digitallearning tools, may reduce students' interest and engagement with integrity-related topics.

- **Lack of a holistic curriculum approach.**

Anti-corruption education is frequently confined to specific programmes or subjects rather than being embedded throughout the curriculum. Scholars have emphasised the need to integrate integrity values across disciplines such as Moral Education, History, Civic Education, and Social Studies to ensure consistent and sustained exposure to ethical principles (Ab Rahman et al., 2024).

- **Variations in programme implementation.**

Differences in resources, institutional support, and teaching Capacities across schools, particularly between urban and rural settings, may contribute to inconsistencies in programme delivery and learning outcomes. Such disparities pose challenges in ensuring equitable access to quality integrity education nationwide.

- **Insufficient monitoring and evaluation mechanisms.**

Continuous assessment of anti-corruption initiatives remains limited. Without systematic monitoring and evaluation, it is difficult for policymakers to identify best practices, refine existing programmes, and ensure that integrity education remains relevant in addressing evolving societal and governance challenges.

Conclusion

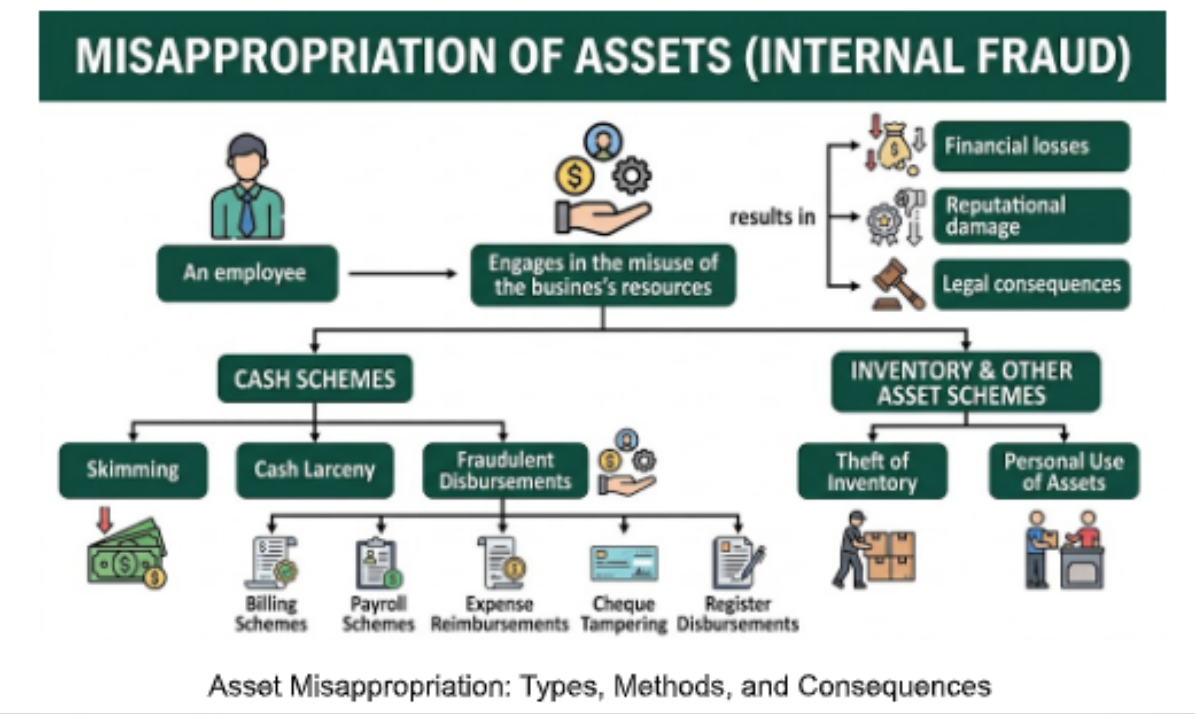
Anti-corruption education is a long-term investment in ethical individuals who can help create a transparent, accountable, and responsible society. The **Wira Antirasuah** programs and anti-corruption education in Malaysian schools raise questions about their efficacy and sustainability. These efforts have raised student and educator awareness, but awareness alone cannot influence behaviour. Thus, integrity education must emphasise ethical reasoning, critical thinking, experiential learning, and value internalisation rather than knowledge dissemination. Teacher preparedness, curriculum integration, innovative pedagogy, and ongoing programme evaluation are needed to achieve this goal. Teachers should know how to lead debates on corruption, ethics, and integrity, and educational curriculum should be updated to match current events. Beyond legal enforcement and administrative improvements, fighting corruption involves long-term initiatives to promote integrity from an early age. Thus, enhancing anti-corruption education is both an educational priority and a crucial part of Malaysia's governance strategy to establish a society based on integrity, accountability, and responsible citizenship.

THE CHALLENGE OF ASSET MISAPPROPRIATION IN MALAYSIAN LOCAL AUTHORITIES

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Introduction

The structure of the Malaysian government is divided into three main levels: Federal, State, and Local Government. Local authorities, positioned at the lowest tier, play a direct role in serving communities by overseeing area development and providing essential public services. Over time, as the responsibilities of local authorities have grown, they have become increasingly susceptible to employee misconduct. Asset misappropriation, a specific form of fraud, has emerged as a significant issue in the public sector, threatening both the financial stability and overall governance of these institutions. Although individual incidents of misuse may seem minor, if ignored, they can escalate into a pervasive problem that leads to considerable financial losses.



Asset Misappropriation: Types, Methods, and Consequences

The Normalization of Asset Misuse



The use official vehicle for personal tasks

In Malaysian local authorities, asset misappropriation frequently occurs through the personal use of official vehicles, computers, and other facilities. Research conducted in two city councils found that 63% of respondents in one council and 56% in the other viewed the use of official vehicles for personal tasks, such as transporting children to and from school, as commonplace.

This misuse also extends to the office setting, where equipment and supplies are routinely used for non-official purposes. For example, in one city council, 80% of respondents reported that using council computers, printers, and paper for family members' coursework was a common practice. Additionally, 70% of respondents within the same council reported that office equipment and utilities were being utilised for private professional consultations.



The use of office computer for surfing personal Facebook account

These findings indicate that asset misappropriation typically occurs in minute, seemingly insignificant amounts, making it difficult to detect as it is often concealed within daily routines

The Paradox of Awareness and Enforcement

A clear contradiction exists between employees' awareness of the law and their actual conduct. The study revealed that most employees, ranging from 77% to 87% across different scenarios, recognised that such practices are illegal. Nevertheless, these behaviours persist, largely due to the absence of disciplinary action. Leadership plays a significant role in this lack of enforcement; many employees indicated that their superiors explicitly permitted the personal use of official assets. This tolerance, and at times endorsement, of unethical behaviour fosters an environment where the boundaries of acceptable conduct become blurred among public sector employees.

Identifying the Root Causes

The widespread occurrence of asset misappropriation is fuelled by several institutional and environmental factors. Key contributors include inadequate segregation of duties, weak internal control systems, and insufficient penalties for white-collar crimes. Research further indicates that fraud within local governments is likely to rise due to poor management practices, eroding social values, and mounting economic pressures. The problem is compounded by a lack of transparency; government entities are often reluctant to admit to fraud for fear of damaging their reputation. This culture of silence, along with insufficient training for those charged with preventing fraud, creates an environment where misappropriation can persist and flourish.

Implementing Preventive Measures

To address these challenges, local authorities need to implement proactive strategies for detecting and preventing misconduct. One effective approach is the identification of "red flags" or situational indicators such as the personal use of government vehicles or computers, which should immediately prompt managerial scrutiny. Establishing a robust ethical culture is also essential, as research indicates that strong ethical standards are linked to lower rates of fraud. Additionally, management should prioritise strengthening internal control systems and providing comprehensive fraud prevention training to staff, thereby increasing both awareness and accountability. By taking these targeted measures, local authorities can significantly reduce asset and revenue losses.

Conclusion

Asset misappropriation within Malaysian local authorities is a pervasive issue, unaffected by the size or staffing levels of the organization. This research shows that, although employees are generally aware of the seriousness of such misconduct, weak enforcement and explicit approval from superiors perpetuate a culture of misuse. To safeguard the integrity of local governance, management must address these seemingly minor infractions before they escalate into significant financial losses. Strengthening internal controls and cultivating a culture of accountability are essential steps to ensure that public assets are utilised exclusively for the benefit of the community.

TOO GOOD TO BE TRUE? RECOGNISING AND AVOIDING JOB SCAMS

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Introduction

Job scams have become increasingly common as scammers exploit people's desire to secure employment and earn a better income. Thus, a talk on Job Scams has been conducted recently to create awareness among students. During the talk, the speaker highlighted several common types of job scams and provided practical advice on how individuals can recognize and protect themselves from these fraudulent schemes. Understanding these scams is essential to avoid becoming a victim and to ensure a safe job search experience.

SOME OF THE MOST COMMON TYPES OF JOB SCAMS THAT ARE CURRENTLY PREVALENT :

- **Overseas job scam**

The first type, which is one of the most common types of job scams, is the **overseas job scam.** Victims of this plan are promised appealing and well-paying positions in countries such as Thailand, Cambodia, Myanmar, and Laos. Scammers frequently ask victims to pay in advance for trip fees, visas, or work permits. However, upon arriving at their destination, victims discover that they have been deceived and are forced into illegal activities, such as operating scam call centres, participating in human trafficking, or enduring conditions of modern slavery.

- ***Fake work-from-home job scam***

Another prevalent scam is the **fake work-from-home job scam.** In this type of job scam, Scammers advertise easy online jobs, such as data entry or affiliate marketing, with promises of high salaries and flexible working hours. Victims are typically required to pay registration or training fees before commencing work. In some cases, scammers use "task completion" schemes, where victims initially receive small payments to gain their trust, but are eventually persuaded to invest larger amounts of money, resulting in significant financial losses.

- **Fake recruitment agencies**

Another form of employment fraud involves **fake recruitment agencies.** These agencies charge applicants fees for resume processing, interviews, or job placement services. After receiving payment, the agencies either provide fake job offers or disappear entirely. Similarly, impersonation scams involve scammers pretending to represent reputable companies or government agencies. Fake job offers are sent through email, social media, or messaging applications, and applicants are asked to pay for background checks, training programmes, or work uniforms before employment can begin.

- **Pyramid scheme jobs**

The speaker also highlighted **pyramid scheme jobs,** where participants are required to invest money upfront and recruit new members to earn commissions instead of selling genuine products or services. Most participants struggle to recruit enough people and ultimately lose their investment. In addition, freelance or part-time job scams target individuals seeking flexible employment in fields such as writing, graphic design, or video editing. Victims are often instructed to purchase special software, equipment, or memberships before starting work. In many cases, they complete assigned tasks but never receive payment.

- **Job offers designed to steal personal information.**

Another serious concern is **job offers designed to steal personal information**. Through fake job applications, scammers collect sensitive information such as identity card numbers, passport details, bank account information, and other personal data. This information may later be used for identity theft, fraudulent financial transactions, or unauthorized loan applications.

RECOMMENDED MEASURES TO ADDRESS JOB SCAMS :

To avoid becoming victims of these scams, the speaker advised job seekers to verify all job advertisements through official company websites, avoid paying any upfront fees, and remain cautious of offers that promise exceptionally high salaries for minimal work. If an employment opportunity appears too good to be true, it should be treated with suspicion.

If someone suspects that they have become the victim of a job scam, several immediate actions should be taken:

- All communication with the scammer should be stopped by blocking their phone number, email address, and social media accounts. Victims should never send additional money or disclose further personal information.

- The legitimacy of the job offer should be verified by visiting the company's official website, checking available vacancies, contacting the company through its official contact information, and searching for reviews or scam reports from previous victims.

- Victims should also report the incident to the appropriate authorities. In Malaysia, reports can be made to the Royal Malaysia Police (PDRM), Cybersecurity Malaysia (CSM), Bank Negara Malaysia (BNM) if financial fraud is involved, the Ministry of Human Resources (JTKSM) for recruitment-related issues, and the National Scam Response Centre (NSRC) by calling hotline 997 for immediate assistance with financial scams. If money has already been transferred, victims should contact their bank immediately to freeze or trace the transaction.

Furthermore, individuals are encouraged to share their experiences with family members, friends, and the wider community through social media or community forums. Raising awareness can help prevent others from falling victim to similar scams. Those who have disclosed sensitive personal information should also closely monitor their bank accounts, financial records, and credit reports for any suspicious activity that may indicate identity theft or fraudulent transactions.

In conclusion, job scams continue to evolve and pose a significant threat to job seekers. Therefore, individuals must educate themselves about the different types of employment scams and learn how to recognize common warning signs. Job seekers should always verify the legitimacy of recruiters and companies through official sources, avoid making advance payments, and remain cautious of offers that promise unusually high rewards with little effort. By staying vigilant, conducting thorough research, and trusting their instincts, individuals can protect themselves from employment scams and pursue genuine career opportunities with confidence.

