



Social Engineering

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Losses suffered by Malaysian since 2017 from cyber-crime frauds has so far accumulated to RM2.23 billion (NST, 16 July 2021) up to June 2021 totalling to 67,552 cases been reported. More than 50% of the reported cases on cyber-crime frauds is e-commerce fraud and investment scams. This is only the reported amount, and sadly many more goes unreported. E-commerce and investment fraud seems to be easily committed as it is easy to manipulate information and people.

How information is being shared nowadays provides opportunities for scammers and fraudsters to take advantage on the information widely available. WhatsApp, Instagram, twitter, Facebook, emails, blogs, and many more are among the mediums where information can be retrieved, stalked, collected, and used by the fraudsters. The information is used to manipulate and deceive the victims. The deception and manipulation of individuals, especially in obtaining their personal data is known as social engineering. Why is it so easy for someone to give away their personal information which include security data to others? Are they stupid? Surprisingly, in majority of cases the victims are not stupid. They are highly educated, understand the essence of fraud and cautious individuals. Highly educated and

knowledgeable is not a guarantee one did not lose their good sense of judgement in other words, falls into stupidity act.

The trend of publicizing about one's life details provide opportunities to scammers and fraudsters to get close to their victim, gain their trust and manipulate them into giving the criminals what they want. Fraudsters gather all the information, that tell them who their victim are, which include their personal characters and belief. Victims are approached through understanding of victim's characters.

Don't
disclose too
much!

Why do people fall for victim? There are few apparent reasons why. For this issue we talk about compassion, trust, and greed. Compassion, trust, and greed are three natural feelings in all of us. Compassion is one's desire to help others. It is a good

principle. Everyone needs to have compassion to others, to help people in need. However, the extend of being compassion and nice to others could easily be manipulated by fraudster. Being compassion makes one a very trustworthy person. The believe in the goods of others, makes them trust the story and difficulties faced by others. People with strong feelings of compassion and trustworthy, are more prone to be deceit by fraudsters. They are easy prey.

The impact of being victimized due to their kindness is quite devastating. Many often feels the sense of stupidity and second guessing themselves in all their future decision. Many victims did not report to the authority due to the feel they made mistake in their judgement, they felt stupid and ashamed. This psychological impact is important to be addressed by all parties, the victims, authorities, and society. Victims often felt ashamed as they assume the authority and society will blame them for their stupidity. This contributes to a high number of unreported scams. Victims need to understand it is not their fault or stupidity when they are scam for being compassion and trustworthy. They need to be brave to lodge the report and make it public, so others are aware of the scams and how scammers operate.

Greed is another reason why fraudsters thrive. Knowing that the victims wanted more, their offer is unresisted. Why do people want more? Peer lifestyle pressure encourage greed. Luxurious lifestyl e

portrayed by one's circle of society contribute to one's feelings the need to have more which becomes the seeds to greed. To live beyond their means pushed one to turn into ways of generating income more than logic could define as well as create opportunist person that eventually become the fraudster. As the saying goes, *greed is the seeds of all evil*. Feeling ashamed after being scammed also refrained the victim to make a report. Society needs to play their role of not being too judgemental, yes, they made the mistake but still they are the victim. The bad guys are the fraudster, they are the one who should be shamed!



Providing information online or making it accessible to public is beneficial to all, but too much information could provide opportunity for fraudsters to commit fraud. More does not always mean good.

