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## Orchestrating Money Mule Recruitment During Covid Pandemic: Explorative Study

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### Abstract

The Covid-19 pandemic is an unprecedented global crisis which initially perceived as threat to public health, has severely impacted economic stability and social well-being. Shutdown of business and manufacturing industries have resulted in loss of business income, retrenchment and unemployment. Such financial crisis has gained traction from criminals, taking advantage on the desperate condition to backfill the income and fulfil business and family commitments. Criminals seek opportunity to legitimize the illicit funds earned from the unlawful activities without being visible to law enforcement. Money mules are characters recruited by the criminals and placed in the money laundering chain to receive illicit funds into their personal bank accounts and transfer the funds as instructed destinations. Criminals advertise job vacancy which includes position, income, work flexibility and requirements to qualify the shortlisting. This study examines the orchestration of money mule recruitment by criminals during covid pandemic with job packages tailored to connect with victims with financial crisis. With literature research and case study techniques employed, this study was conducted as an exploratory study on the

ground covid pandemic is a new phenomenon and problems have not been specifically defined. Based on the outcome of the study, criminals have been orchestrating their money mule recruitment modus operandi by tailoring attentive job packages that corresponds to financial crisis surfaced due to covid pandemic and connects the victims undoubtedly.

**Keywords:** Covid pandemic, Money mule recruitment, Money mule criminals, Tailored job packages

## **1. Introduction**

### **1.1 Introduction**

The deadly coronavirus which was initially identified in Wuhan, China, has become a dreadful global phenomenon. World Health Organization (WHO) declared coronavirus as a pandemic in March 2020 and the disease was labeled as Corona Virus Disease 2019 or Covid19 (covid). As of June 2020, globally more than 12 million positive cases were detected, and the death toll was more than half million. (Worldometer, 2020). “Lockdown”, “Stay at home”, “Social distancing” and “Hygiene” were the mantras during covid situation. Medical experts across the globe have been diligently working to invent vaccine for this disease. Covid pandemic which was initially seen as a challenge for public health resulted in devastating socio-economy complications.

During the unprecedented crisis of coronavirus, the global community were intensifying efforts to combat the spread of the deadly virus by enacting various measures promoting public health, and self-safeguard measures through lockdown, social distancing and standard operating procedures by law enforcement. Lockdown mechanism triggered shutdown of business centers, manufacturing industries, tourism and many other sectors, leaving the essential sectors to function. Following the lockdown, retrenchment, salary reduction and loss of business income were felt as heat wave (Tursunov, 2020). Financial crisis started to emerge leading to desperate situation to backfill the income. This has given opportunity to the criminals to engage the affected individuals, recruiting them with attractive job packages. The desperate individuals unwittingly accept the job offer assuming it is a legitimate job vacancy without realizing the hidden money mule crime (Pawelz, 2020; Uppa, 2020).

Money mule is an up-trending crime embedded in money laundering scheme that allows criminals to distort the trail of their illicit funds and benefit the proceeds. This has emerged as a global threat where victims are recruited by offering job packages with attractive income and work flexibility. (Vedamanikam & Chethiyar, 2020). This research conducts an explorative study on the orchestration of money mule recruitment during

covid pandemic, taking advantage on the state of financial crisis emerged from loss of income.

## **1.2 Motivation**

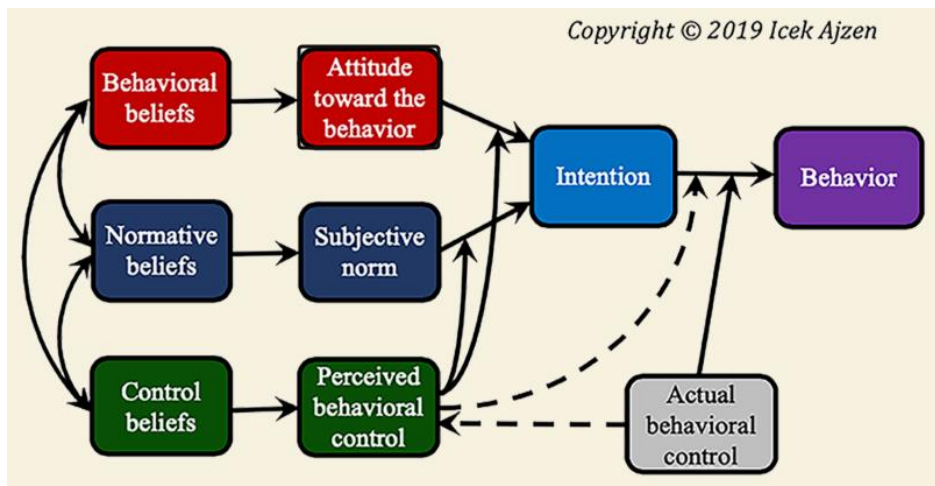
The covid pandemic which was initially a challenge to public health, has emerged as major labor market and socio-economy crisis. The covid outbreak had forced movement restrictions to break the virus chain, where business and industries were shutdown which resulted in decline in global economy. International Labor Organization (ILO) estimated that up to 24.7 million jobs would be affected due to coronavirus. (Mc Keever, 2020). According to ILO, younger generation were among the most affected group due to the covid economic crisis. Since the onset of covid, one in six young people have become jobless and for those employed, working hours reduced by 23%. The younger generation has been facing disruption in employment, education and loss of income. The shutdown has made it difficult for them to find a job. Facing this unprecedented plague, younger generation have become more vulnerable to anxiety (Zhang,2020). Between March till May, 42 million people have lost their jobs in United States (Agence France-Presse, 2020). The second largest economy China faced 6% of unemployment rate in April 2020 due to covid shutdown (Cheng, 2020). As of April 2020, the unemployment rate in Malaysia spiked to 5% with 778,800 became jobless which was 48.8% compared to 2019. The condition was expected to deteriorate further due to the movement control order. Companies were downsizing the workforce to reduce the operating cost in the declining profit (Bernama, 2020). Similar sentiment was seen across the globe which resulted in unemployment and shutdown of business leading to in loss of income. Those who lost their jobs having difficulty in finding a job.

The uncertain and instable social situation have gained traction from criminals, taking advantage on the socio-economy impact. The Financial Action Task Force (FATF) is a global money laundering and terrorist financing watchdog which sets international standards to prevent the illegal activities informed that unlawful activities such as fraud and scam are being carried out during covid outbreak. Among the fraudulent activities are fund raising for fake charities, fake investment opportunities, counterfeit medicines and phishing emails (Brenton, 2020; Collier, Horgan, Jones, Shepherd, 2020; Kashif, Rehman, Javed, & Pandey, 2020). Syndicates have been taking advantage on the online job seekers, finding work-from-home jobs to backfill the income. Criminals post fake online job postings with attractive financial rewards, flexibility and minimized requirements. This leads to money mule recruitment, a perceived threat that allows criminals to benefit the proceeds from the unlawful activities. Law enforcement agencies have been highlighting on the rise of money mules' scheme and unwittingly the job seekers fall into victimization (Pawelz,

2020; Singapore Police Force, 2020; Tursunov, 2020; Uppa, 2020; Vedamanikam & Chethiyar, 2020).

### 1.3 Related Theory

Reacting towards job vacancy and accepting a job offer during covid pandemic involves intention and behavior in decision making. There could be many theories applicable to explain such behavior. This study employs Theory of Planned Behavior (TPB)(Ajzen, 1991) which is known for connecting an individual's belief and behavior. Referring to figure 1, TPB was expanded from the Theory of Reasoned Action which was proposed by Martin Fishbein and Icek Ajzen in 1980(Ajzen & Fishbein, 1980 as cited in Ajzen, 1991). According to the theory of reasoned action, when a proposed behavior gauged as positive (attitude) and there is significant expectation from others to perform the behavior (subjective norm), this becomes motivation and leads to intention to perform the behavior. To improve the predictive power of theory of reasoned action, Icek Ajzen included perceived behavioral control which refers to the perception of the person on the ability to control the intended behavior.



**Figure 1** :Theory of Planned Behavior (Ajzen, 2019)

Relating to this study, an individual rationalize the decision to engage in the job acceptance based on the information made available, fulfilling the expectation of the related parties and believes that such action is within the control which results in high intention or motivation to perform the job acceptance. TPB suggests that an individual would intend to enact to certain behaviors when they believe they can successfully enact the behavior. In the context of job acceptance, when the job descriptions or requirements are executable and the financial situation demands for source of income, it creates a motivation to accept the job offer.

Referring to figure 1, the six constructs of TPB explains how intention is derived and lead to behavior. The theory starts with attitude towards behavior which is related to the degree to which an individual assesses the behavior as positive or negative. In the context of job acceptance, in such situation of financial crisis, the evaluation would divert towards positive perception on the job being offered. This is followed by subjective norm which is a social pressure that decides if the behavior to be performed and formative belief which is related to endorsement from the significant referent individuals. During covid situation, financial stability was crucial for survival. In the situation of loss of income or being jobless embeds pressure within the individual to uphold the social status and accommodate the push from the family members to look for source of income. In this situation, the individual decides that the behavior to be performed. The final element is behavioral control, which is related to performance of the behavior, easy or difficult. The money mule recruitment job packages are tailored to attract victims with rewards, flexibility, no experience, work from home and no professional requirements. This increases the confidence of the person to be capable to perform the behavior or the job successfully(Ajzen & Fishbein, 1980 as cited in Ajzen, 1991; Ajzen, 1991; Hooft, Born, Taris& Flier, 2003; Kautonen, Gelderen& Fink, 2015).

#### **1.4 Problem Statement**

Covid pandemic has caused significant impact to socio-economy resulting closure of business and unemployment. Losing job and losing source of income is a sudden tragedy and survival of an individual and entire family gets impacted. The financial support from government and other organizations might not be adequate to fulfil the commitments. This stirs financial strain and compelled to get a job. Criminals have been quick to exploit the crisis and seize opportunities by adapting their modus operandi. Taking advantage on the unemployment, criminal networks post bogus job vacancy with attractive salary package. Survival and financial strain the precedence in the decision making to accept the job compared to validating the legitimacy of the job offered which leads to victimization.

#### **1.5 Significance of the Study**

The outcome of this research is expected to expose the crime of money mule and recruitment by criminal networks taking advantage on the financial crisis resulted from covid pandemic. This research is expected to benefit government and non-governmental organizations (NGO) to include unemployment into covid recovery plan on top of the financial support. The outcome would also benefit financial institutions to enhance their monitoring and analytics of deviating transaction patterns.

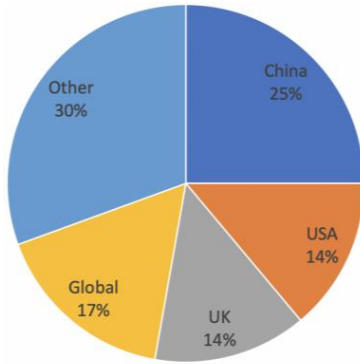
## **2. Literature Review**

## 2.1 Cybercrimes During Covid Pandemic

Covid pandemic has disrupted our lifestyle, forcing us to accept new norms and habits to survive the uncertain situation. Online platform is among the major focus during this pandemic where activities from grocery to banking were done online. Everyone was adapting to digital technologies and with stay at home condition, more time was being spent in the online platform. Time of uncertainty is favored by criminals and covid pandemic is no exception (Pawelz, 2020; Tursunov, 2020; Uppa, 2020). The digital innovations intended to ease the consumers are exploited by criminals for malicious purpose. Referring to figure 2, between January 2020 to March 2020, the phishing websites increased 350%. The anxieties and fears due to the pandemic capitalized by the criminals through fake investment plan, emails, fake websites, counterfeit of medicines, fake e-commerce websites, phone calls, messages, malware and ransomware attacks (Radoini, 2020). Fraudsters also target family or relative of those who died in coronavirus by purporting as debt collectors to recover debts of the deceased person (Riskscreen, 2020). Figure 3 illustrates the cyber attack distribution across regions indicating criminals have been actively engaging in criminal activities, targeting victims with various crimes. Fears of covid pandemic, high usage of online platform, new users in the online platform and more devices in online platform have given opportunity for the criminals to strategize their attack (Ahmad, 2020; Collier et. al., 2020; Kashif et al., 2020).



**Figure 2:** Phishing websites detected by Google (Radoini, 2020)



**Figure 3:** Cyber-attack distribution across the globe (Lallie, Shepherd, Nurse, Erola, Epiphaniou, Maple & Bellekens, 2020)

## 2.2 Recruitment of Money Mules

Financial gain is the ultimate motive of most of the crimes. Funds gained from the criminal activities are illicit funds that need to be cleansed to legitimize the usage. Secondly the funds need to be disguised from the criminal activities and the criminals to enable the criminal to be anonymous in the money laundering chain and avoid being visible to the law enforcement. Illicit funds enter money laundering scheme to be transformed into legitimate funds and enters economy. Within the money laundering cycle, the funds need to be layered with various transactions to disconnect the funds from the original source and to perform such fund transfers, criminals hire money mules. Money mules are required to utilize their personal bank account to receive money and thereafter perform fund transfer to the destination instructed by the criminals. Criminal post advertisements on job vacancy for various positions. Common feature seen in the ads, work from home, high income, no experience required, usage of personal account and mostly hiring done for an overseas entity with branch to handle the business (Vedamanikam & Chethiyar, 2020). In United States, until June 2020, more than \$46 million has been stolen from consumers. In order to disguise the illicit activity, money mules are hired to launder the funds (Verafin, 2020). The unemployment and loss of income due to covid pandemic has created online jobseekers who look for jobs which are done online, work from home and high financial income. Criminals exploit economic fears of the unemployed and tailor specific jobs and fake job advertising websites.

**Case study.** Referring to Appendix 1, Vasty Health Care Foundation is a website launched and contents were copied from Global Giving, a legitimate charity organization. The website sets the scene to be a charity organization helping in relief efforts and collecting and transferring funds for coronavirus relief fund. Inserting the covid agenda gives the advertisement a weightage and hides the criminal intentions. The advertisement

offers the position of Online Customer Service representative who will be assisting the senior manager. There are 2 job functions mentioned in the advertisement. The first task of checking of medical institutions and pharmacies. The hidden agenda is assisting the donation distribution. Such mixture does not raise any point of suspicious in the applicant as the in their opinion the job functions are well defined. Upon hiring, the new hires were given bogus errands such as visiting local pharmacies and inspect the pricing. After several tasks, the employees were asked to process a “donation” from a donor who wish to provide funding for Coronavirus outbreak. Funds transferred into the account of the employees and they withdraw the cash, keeping their commission in the account. The criminals also provide guide to the employees how to answer the bank queries, to mention that funds are payment for medicine. Firstly, the bogus advertisement is given a legitimate look and feel. The initial job function is not related to using personal account or doing fund transfer. After several tasks, the hidden criminal agenda is executed. Covid pandemic and the donation make everyone to believe the purpose is real. (Krebs On Security, 2020). Criminals also post a pop-up in social media which promises a quick and simple way to earn money from home (Riskscreen, 2020).

### **2.3 The State of Unemployment and Money Mule Job Acceptance**

Covid pandemic lockdown had caused many to be retrenched, reduced salary and closure of business. Getting a job to secure income becomes the aim of the job seeker, preferably work from home and high income. For criminals, they need to place characters in money laundering cycle to perform fund transfers to disguise the illicit funds from the criminal activities. To capture the attention of the potential victim, the advertisement is tailored with attractive job function, rewards, work flexibility and immediate hiring. The individual desperately looking for job will not give a second thought on the job offer. Inserting covid in the job advertisement makes the job relevant to current covid situation, thus it creates more confidence to accept the job offer.

## **3. Objective of the Study**

### **3.1 Research Hypothesis**

Below are the hypotheses formulated in this research:

- a. H1 :Criminal networks take advantage on the state of financial crisis resulted from covid pandemic.
- b. H2 : Criminal network tailors specific job packages during covid pandemic.
- c. H3: Financial strain is the driving factor in money mule job acceptance.



### **3.2 Research Objective**

This research will meet objectives stated below:

- a. To examine if the criminal network stake advantage on the state of financial crisis due to covid pandemic.
- b. To examine the tailored job packages offered by criminal networks during covid pandemic.
- c. To examine the driving factors for victims to accept the job offer during covid pandemic.

### **3.3 Research Questions**

This research will respond to questions below:

- a. What is the consequence of financial crisis due to covid pandemic ?
- b. What are the tailored job packages offered by criminal networks during covid pandemic?
- c. What are the driving factors for victims to accept the job offered by criminal networks during covid pandemic?

## **4. Methodology**

This study was conducted as an exploratory study on the ground covid pandemic is a new phenomenon and problems have not been specifically defined. The effect is drastic in socio-economy and radius of the ripple effects of this pandemic is yet to be known. Explorative study provides valuable means to understand the crisis and gain insight, the surrounding events, assess the phenomenon and formulate the problem more precociously (Yin, 2003). This study intended to gain insight on the money mule crime during the covid pandemic and the modus operandi of criminal networks recruiting money mules, thus literature research and case study techniques have been employed. In this context, tailored job packages to recruit money mules and the driving factors to accept the job will be explored.

## **5. Conclusion and Discussion**

Money mule recruitment is an art of capturing attention and illusionize the victims creating false perception on the crime. Criminal networks have perfected the art of recruiting by tailoring job packages relevant to current situation which connects them to the victims without any doubts. Covid pandemic is a global crisis which has affected state of health of global population, but the socio-economy effects were detrimental. Financial crisis was the major ripple effect of this pandemic. Lockdown mechanism that was implemented to break the virus chain resulted in closure of business centers, manufacturing industries, tourism and academic institutions, leaving essential sectors to function. Stay at home, work from

home, school from home and online purchasing became the mantras. Unemployment was among the devastating tragedy resulted many to jobless and stranded in financial crisis. Such desperate situation gave opportunity for criminals to frame the victims by offering them jobs with attractive salary and flexibility of working from home. Unwittingly they accept the job offer as it is crucial for survival by allowing their personal accounts being utilized for fund transfers and internet banking accounts to be compromised, allowing the recruiter to operate the account. Job vacancy is manipulated with bogus advertisements to make the victim to believe that they are applying for a legitimate job. In the situation of financial crisis, survival and addressing the financial needs take priority.

To conclude, money mule recruiters orchestrate their modus operandi by tailoring job vacancy that suites the current state of financial crisis surfaced from the covid pandemic. The financial strain leads the victims to psychological state of stress and unwittingly accept the job without second thoughts, giving victory to the criminal networks. This research can be expanded to investigate money mules recruited to facilitate charity during covid pandemic.

## **6. Acknowledgment**

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## **Appendix 1**



# Vasty Health Care Foundation

*Vasty Health Care Foundation  
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City, QC, G2J 0B9 Canada  
106 S 15th St, Omaha, NE, 68102  
United States  
[www.vastyhealthcarefoundation.com](http://www.vastyhealthcarefoundation.com)*

## **JOB DESCRIPTION**

The Vasty Health Care Foundation raises funds and develops strong and sustaining relationships connecting nonprofits, donors, and companies in many countries. We help nonprofits, hospitals from underdeveloped countries to support the highest level health care through the funding of vital medical equipment, research, education and the provision of items that impact comfort and care.

We help donors make safe and easy US and Canadian tax-deductible donations to vetted, locally-driven organizations around the world. Donations are tax-deductible in the US and Canada.

The Vasty Health Care Foundation seeks a dynamic and effective Online Customer Service Representative whom will report to the Senior Manager.

This position is responsible for checking the medical institutions and pharmacies in your city for compliance with legal requirements. You will also act as a liaison between potential donors and those in need of donations.

You should also be available for travel within your city at the initial stage of work.