

IDENTITY THEFT: ISSUES AND CHALLENGES FROM ISLAMIC FINANCE PERSPECTIVE

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ABSTRACT

Identity theft is a serious security issue for Malaysians. This study uses a qualitative approach involving an authority and academics to gather their perceptions, information, and solutions regarding identity theft occurring on internet forums. The objectives of the study are as follows: (1) to identify the concept of identity theft; (2) to explain the issue and factor of identity theft; and (3) to analyze the challenges and solutions to identity theft. Apart from that, according to the study's findings, (1) The prevalence of identity theft in Malaysia is on the rise every year, and (2) identity theft can have serious repercussions, including financial losses or the misuse of private and confidential user information to obtain fake documents. This research is hoped to change the way individuals use the internet to decrease the risk that they become fraud victims, and increase their understanding of the numerous issues that cybercrime raises. The government must create comprehensive and successful awareness efforts to Malaysian citizens in order to ensure that the message is received and that they are capable of halting the identification theft in this nation.

Keywords: identity theft, cyber crime, theft in Islam, Islamic finance

1.0 INTRODUCTION

Every year, there are an increasing number of situations when people's information privacy is violated. A variety of identity theft methods has led to an increase in identity theft cases that is unparalleled. This is due to citizens' ease with sharing and posting practically anything about themselves online (Ahmad & Othman, 2019). Identity Theft Facts and Statistics (2022), states that identity theft and fraud reports increased from 4.7 million in 2020 to 5.7 million in 2021 in the United States. Identity theft incidents are now sharply rising in 2022. In comparison to other countries, the United States has about three times as many identity theft scenarios. According to the reports, approximately 33% of Americans have experienced some type of identity theft attempt throughout their lives. These were the most prevalent problems, at least over the last three years. This demonstrates that they are exposed to privacy invasion since they are quite engaged on social media, where a tone of personal data is made public every day.

In the depths of the internet, cybercriminals steal information to impersonate their victims for their own gain and the victims of identity theft enabled by the internet are not even aware of the identity theft as it is happening. According to the Department of Statistics Malaysia Official (2022), the involvement of users of all ages has contributed to a 99.0 percent penetration of Internet access in Malaysia in 2021. Besides that, Cyber999 Incident Statistics in 2021, According to data from Cybersecurity Malaysia, 319 cases of identity theft were reported in Malaysia overall in 2021. According to Experian Global Cyberagents Data, there has been a 76.6% increase in the amount of personal data that has been hacked and discovered on the dark web from 2020 (Experien, 2022),

Both the organization and the individual are responsible for taking the necessary precautions to protect their privacy and for taking action to prevent any data breaches. The key aspect allowing this to happen is not simply technology, but also humans, or what is known as the human factor. People claim that despite numerous warnings about the risks of using the internet, they still disregard safety measures. Furthermore, despite all the security worries, most people still put themselves in danger by opening illegal emails they shouldn't, downloading malware, opening useless pop-up windows, and clicking unfamiliar links.

Moreover, major faults impacting digital privacy have gotten increasingly difficult to handle as the information and technology era advances. The worrying rise in the number of stolen identities can be attributed in large part to the significant expansion in the usage of the internet and the widespread accessibility of online purchasing options, both of which require customers to provide sensitive, private, and financial information. Customers who engage in online commerce urgently need to be aware of the dangers they are taking by potentially exposing themselves to malware and the need to take precautions to reduce these threats. In addition, it will be a nightmare for the victim if someone steals their personal documents or breaks into their computer to get important personal information like their credit card number, bank account number, social security number, or other vital data.

2.0 METHOD

This is a qualitative study that was conducted by interviewing three professionals in the field. Data were collected in an unstructured interview and has been interpreted using thematic framework. The thematic framework is often visually presented through diagrams, mind-map, and so on.

3.0 FINDINGS AND ARGUMENTS

3.1 The Concept of Identity Theft

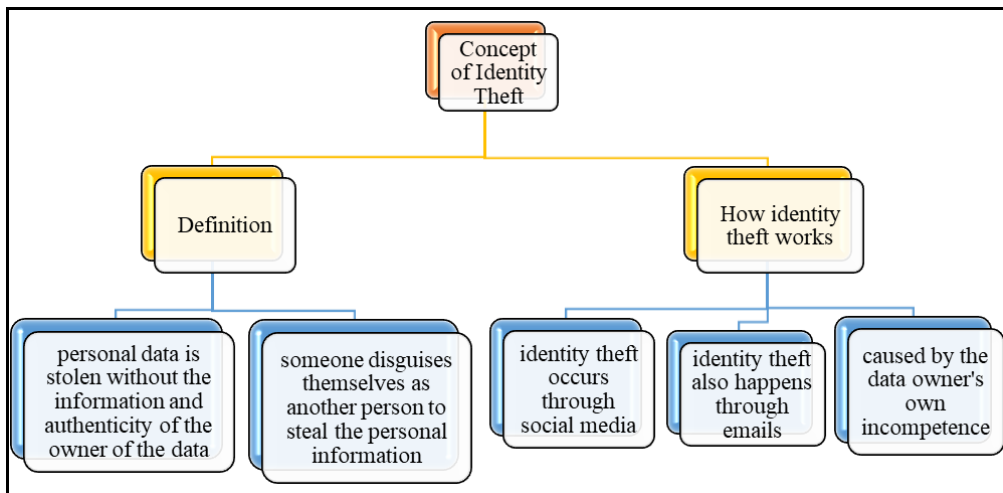


Figure 1
Concept of Identity Theft.

The respondents stated that identity theft occurs when personal data is stolen without the information and authenticity of the owner of the data. In addition, Respondent 1 added that someone disguises themselves as another person to steal the personal information of their prey. As stated by interviewer 1:

"He or she acting like another person and breaching someone's data into especially monetary and they will sell off to outsiders. For example, a case that happened in Malaysia where a man stole 1 cent from every bank account and became rich."

One of the most well-known identity crimes is identity theft, which is a term that basically refers to the misuse of identities. As a result, the act of utilizing identities and related information has been given many labels, including identity crime, identity theft, and identity fraud. According to Irshad and Soomro's (2018) paper, it is the illegal or unauthorized use of another person's personally identifiable information for selfish enrichment.

Furthermore, according to Sinnathamby Sehgar and Zukarnain (2021), identity theft is the act of obtaining someone else's personal or financial information

in order to gain something—like money—or to damage that man's reputation. Based on online news reports, Aman Shah Ahmad, a bank employee at Hock Hua Bank, stunned Malaysia in 1990 by inventing a mechanism to deduct one penny from each account of a Hock Hua Bank customer. Using his new position at Hock Hua Bank as the Head of the Department of Processing of the Electronic Transfer System for Funds and Security (SPEED), he had created a false signal to fool the Bank Negara management. He would use this gesture to secretly and covertly transfer money to his personal Bank Bumiputra account (Mekanika, 2022).

Due to his disruptive strategies to the banking system, his fortunes altered after he was successful in planning to hack a cent. He was able to accumulate RM4.01 million in assets, and he afford six expensive cars. The success of Aman Shah led to an invitation to a well-liked TV3 segment at the time called "Sekapur Sirih." He mentioned his expensive cars during the interview without realizing that his former manager from Hock Hua Bank was watching. The prior manager, however, had doubts about Aman's possessions. Therefore, the next day he conducted some internal audits and was shocked to discover that the bank's client accounts were missing RM4.1 million. The manager then went ahead and made a police report at Campbell Police Station (currently known as Dang Wangi Police Station) on June 8th, 1990. On June 11, 1990, the police detained Aman Shah Ahmad at a condominium in Bangsar. He was found guilty of violating the trust under Section 408 of the Penal Code by the Section Court and Aman Shah received a five-year prison term. Aman, however, insinuated that Malaysia's financial system had too many flaws that fraudsters can readily exploit.

Apart from that, the respondents stated the various ways used by scammers based on the second question which is the incidence of identity theft that often occurs among Malaysians. Based on the interview session, all three respondents stated that social media is the main platform for the occurrence of identity theft cases in Malaysia. This is due to how frequently daily events are updated on social media in these modern days.

According to Bernama (2021), the COVID-19 outbreak is introducing fresh habits online in the activities and daily lives of the society, as Malaysia registered 28 million social media users, or 86 percent of the country's population. As said by figures cited by Datuk Seri Mohammad Mentek, chairman of the Secretary Ministry of Communications and Multimedia (KKMM), Malaysians were among the most frequent users of social media, and during a year starting in 2020, the number of users surged by two million, or seven percent. He claims that the rise in social media use is a direct result of individuals staying at home during the installation of the Malaysia Movement Control Order (MCO) to the COVID-19 crisis, and also that learning is also done through Google Meet or Webex.

Moreover, the targets of scammers easily believe the hefty rewards that are shared on social media platforms such as Instagram, Facebook and TikTok. They accepted amazing offers without first checking to see if it is legit or not. In addition, Respondent 3 stated that people often update about themselves including their daily activities. Because of this, data thieves will always pay attention to the social media accounts of their target prey to devise the next plan. In the words of Respondent 3:

"The frequent use of social media is an opportunity for scammers to steal people's personal data. This case is increasing because people

often update about their daily activities including the location where they are. There are even some people who always show their extravagance with a luxurious lifestyle such as the use of branded items on social media. This will be noticed by the scammers and they will find a way to steal their prey's personal data to easily access wealth."

According to Respondent 2, she stated that identity theft also happens through emails where the data thief gives a link to the victim stating that he has won a great lucky draw. When the victim clicks on the link, it will take the victim's personal data such as full name, identity card number and so on to an unauthorized page. In addition, Respondent 2 also informed that identity theft cases can occur through the use of debit and credit cards.

This happens when data thieves hack a victim's phone and they can know the outflow and inflow of money in his bank account. In fact, scammers are also very cunning where they impersonate authorities such as civil servants, lawyers and so on by calling victims stating that they need to pay fines to avoid imprisonment. Apparently, this is due to the intonation of the voice used by the scammer. By such a thing the public will be easily fooled by the voice disguise made by the data thief.

The case of identity theft happening in Malaysia is caused by the data owner's own incompetence. Based on the fact from interviewer 1, people often get anxious when they are called by scammers who claim themselves to be powerful parties where they need to pay a high amount of fines to avoid being subjected to action from the court. It is also the same with the statement by Respondent 2, the incidence of identity theft is self-inflicted where they themselves open the space to data thieves to steal personal data but it can also happen without the data owner being aware of the cunning of these scammers. As stated by Respondent 2:

"Data thieves are easy to steal the data of their targets because they are insensitive to their surroundings and always take it easy with the current technological era. For instance, people often post their social media updates and this makes it easy for fraudsters to get their personal data without any hassle."

In addition, Respondent 3 pointed out that the cunning and deceitfulness of scammers is the cause of this criminal incident occurring in the community. This is so because data thieves, always create fraudulent links purportedly selling goods while they are websites to continue stealing people's personal data. Besides that, data thieves steal the money of their victims by hacking the victim's phone number. This is so because the phone number needs to be registered for bank accounts as well as related emails.

In conclusion, identity theft is a serious crime because others take or steal other people's personal data for their own interests, especially to earn money. Identity theft cases frequently occur through phone calls from unidentified entities, unauthenticated emails and also on social media platforms.

In fact, these crimes are committed by people who are not ignorant of these cases and their own habits such as sharing their full name and date of birth on social

media. This is an opportunity for the scammers out there to steal their data and at the same time cause the victim to lose a large amount of money.

3.2 Issues and Factors of Identity Theft

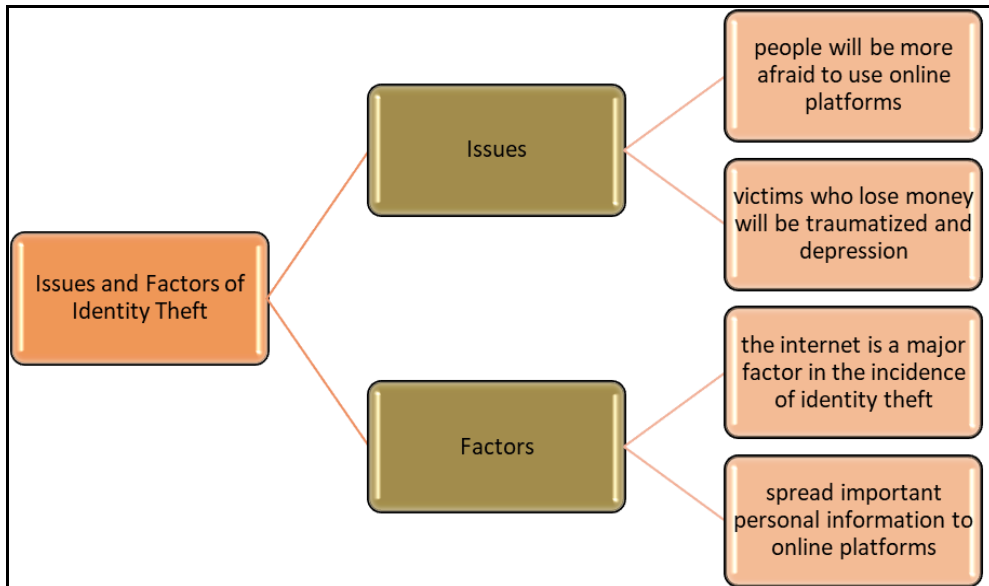


Figure 2
Issues and Factors of Identity Theft.

The figure above shows the issues and factors that contribute to identity theft in Malaysia. There are many issues regarding identity theft that have plagued the Malaysian people as expressed by the interviewees. Based on Respondent 1, people will be more afraid to use online platforms especially the victims of identity theft. This is because the victims are getting more scared of the system, especially those that involve the use of personal data. As an example stated by Respondent 1, people will be afraid and have a feeling of misgivings to invest money especially through online. In fact, people are also worried if they make the wrong decision in using the internet so that it causes a negative impact on their lives. Respondent 1 explained:

"People will start to be frightened by the use of online platforms such as online shopping, or online payments. This is because they are apprehensive if they will be involved with identity theft cases resulting in the loss of large amounts of money. However, we are moving to a borderless world, so we cannot run away with the use of technology and the internet."

Similarly, Respondent 2 stated that victims who lose money will be severely traumatized, resulting in depression, especially those who are not wealthy. For illustration, Respondent 2's immediate family had to undergo psychiatric treatment due to the stress and trauma caused by being a victim of identity theft. In fact, the

money transferred by him to the scammer of RM 16,000 was not realized by him. He realized when he got a notice from the bank that he had made a money transaction with that amount to an unknown party. According to Respondent 3 as well, people will begin to lose trust in the bank. This is because the victims of identity theft will not be able to recover their money that has been hacked by scammers even though the scammers have been arrested by the authorities. That's as stated by Respondent 3:

"The existence of identity theft is the cause of the disappearance of people's trust in banks in Malaysia. This is because the bank cannot reinstate the money that has been lost or stolen by the data thieves to the victims of identity theft and it brings anger to the victims. It is due to the bank's tenuous security system and is easily breached by scammers with techniques and skills learned by them."

Overall, identity theft and online criminal activities will always increase due to the growing use of the digital internet and technology in this day and age. So, humans cannot avoid the utilization of the internet and related technologies as it is an important necessity from the young to the elderly. Identity theft can cause victims to experience traumatization and distress as the loss of a large amount of money disrupts their lives.

Even data thieves are getting more and more sneaky as they steal personal data belonging to the public stage by stage. When they have enough personal information of the targeted victim, they start to make the last step by defrauding the victim to earn money by wrong means. The incidence of identity theft is also escalating due to people who are too easily fooled by the attractive offers that are being offered on various online platforms.

3.3 Challenges and Solutions to Identity Theft

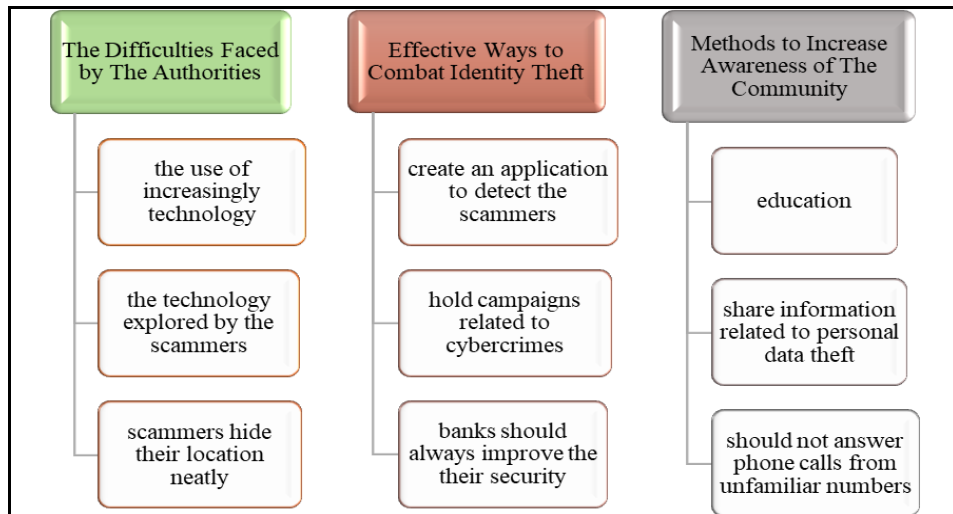


Figure 3
Challenges and Solutions to Identity Theft

Based on the last research question, respondents revealed some of the difficulties faced by the authorities to deal with the rising identity theft cases in this country. Respondents 1, 2, and 3 agreed that identity theft is difficult to stop in its entirety due to the use of increasingly sophisticated technology and scammers are also cunningly creating applications to steal people's personal data without the knowledge of the data owner. Furthermore, identity thieves are also difficult to catch by the authorities because they hide their location neatly and it is difficult for the authorities to track down their whereabouts.

According to Respondent 1, identity theft will continue to escalate due to their greedy nature. By doing so, if identity thieves can be caught by the police, new data thieves will emerge because of the greedy nature of wanting to earn money easily and effortlessly. Data thieves commit this crime not for the country but for their own interests. In Respondent 1, it was stated:

"The computers give pleasure but they also give troubles to users even though they have been vigilant with their usage. This happens precisely because as long as there is greed in the human being, that's the more difficult it is to stem this crime in this country. Although the government is trying to deal with this crime, identity theft happens quickly and it is getting hard for the government to deal with it as a whole. For example, when a scammer is caught by the authorities, a new scammer will emerge and this makes it challenging for the authorities because scammers are very devious with their disguises."

Next, Respondent 2 and 3 pointed out that the obstacles faced by the authorities to tackle this crime are due to the technology explored by the scammers. The illegal apps created by them are often clicked on by the people out there. In fact, fraudulent links are scattered easily among the community without knowing the impact if they mistakenly enter the page created by the scammers. Due to this, it is tough for the authorities to crack down on this crime as the links and apps are easily dispersed amongst each other. In addition, scammers also wisely impersonate the police, Lembaga Hasil Dalam Negeri (LHDN) and so on to deceive the public. Regarding to Respondent 2:

"Scammers are very clever and judicious when creating disguises to deceive the public. This is because they wisely manipulate the situation so that the public will be fooled by their masquerades such as the formal intonation of the voice used when dealing with their prey."

Moreover, interviewer 1 expressed that the government needs to play a big role to prevent identity theft from becoming more prevalent in Malaysia. For example, the government needs to create an application to detect the existence of scammers who hide their true identity. It is as stated by Respondent 1:

"Governance needs to take major steps to prevent identity theft in the community. If there is no adequate and appropriate effort in handling this crime, it is certain that the number of people who fall prey to identity theft will increase and the public will begin to lose confidence in the authorities in handling cybercrime."

Finally, the interviewees suggested some methods to increase the awareness of the community regarding identity theft. Respondent 1 pointed out that education is very important to the Malaysian citizen because it is the best thing to give awareness to them. Education about identity theft can be made from elementary school where teachers can invite authorities who are experts in the field of cybercrime to give a speech to students during the curriculum day. This sort of education is crucial because from a young age, students need to be taught about this so that they know how it can lead to difficulties in life. She also believes that knowledge related to the theft of personal data is very essential to society in Malaysia. When the public has extensive knowledge related to cybercrime, they can prevent themselves from being misled by scammers who impersonate anyone. Even the masses will not be easily swayed by deceptive links that supposedly offer great rewards or prizes. That's as stated by her:

"Schools should teach students the types of cybercrime that are prevalent in Malaysia and the hazards of excessive use of technology. For example, introducing to school students about 'good touch, get touch'. Through this education, students know that they should not touch the belongings of anyone, especially strangers. In addition, with the knowledge of identity theft, people are able to avoid it. If a thousand scammers come to defraud people, they will know how to prevent themselves from being trapped by this cybercrime because they

On the whole, the government and the authorities play a very significant role and responsibility in dealing with this case of identity theft in Malaysia. The different ways and solutions that can be made by them such as holding campaigns and programs to the local community about identity theft. With the suggestion of a campaign or talk from the authorities, surely people will always be wary and careful before doing anything that involves personal information. In summation, every citizen in Malaysia has to be on guard with the use of the internet and technology in this day and age. It is so because if misused, bad things will happen and will jeopardize the livelihood. Identity theft could occur in various ways, therefore the community needs to have ample knowledge about this crime in order to avert it. Education related to cyber crimes needs to be emphasized to school students because this kind of thing needs to be applied from a young age.

4.0 CONCLUSIONS

This research has three aims to investigate the issues and difficulties of identity theft in Malaysia. The concept of identity theft is the focus of the first discussion. The purpose of this question is to define identity theft and explain how it affects citizens in this country. The second research goal is to describe the phenomenon and contributing element of identity theft. The second question focuses on the urgent issue of identity theft that Malaysians are facing, as well as the causes of this criminality among Malaysians. Aside from that, the third research goal is to examine the challenges and solutions associated with identity theft that occur in these days. The final question encompasses the challenges faced by enforcement agencies and

successful countermeasures to identity theft. It also contains recommendations from the informants for raising community awareness of identity theft in Malaysia.

Author Contributions

Muhammad, F.S., Data curation, editing and validation. Abu Bakar, N.A., has been a co-author and has analyzed the research findings in this manuscript.

Conflicts Of Interest

The manuscript has not been published elsewhere and is not under consideration by other journals. All authors have approved the review, agree with its submission and declare no conflict of interest on the manuscript.

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