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'Scammers exploit human behaviour to trap victims'

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PETALING JAYA: Scammers no longer rely on hacking systems – they hack people.

Universiti Teknologi Malaysia psychologist Dr Zulfikar Ahmad said syndicates today succeed not through technical breaches but by exploiting human behaviour, a tactic widely known as social engineering.

"Humans will always be human. When scammers cannot penetrate a secure system, they target people instead. Manipulation works through threats, persuasion and exploiting emotions," he told *theSun*.

According to him, victims are often overwhelmed by fear, urgency or confusion, which leaves them vulnerable to manipulation.

"Scammers use authority, tone of voice and urgency. When victims do not resist, aggressors escalate. That is how the psychological trap works."

Zulfikar said the public should not assume that education or professional background provides immunity.

"Even lawyers and programmers have been deceived. The scammer's strength lies not in technology but in reading and manipulating human reactions," he added.

He said syndicates often tailor their approaches – older people, unfamiliar with digital systems, are more vulnerable to financial scams, while romance scams prey on those seeking companionship and acceptance.

"The consequences are not only financial. They can shatter marriages, trigger lasting shame, and in extreme cases, even result in suicide," he added.

One case shows how quickly a routine encounter can unravel.

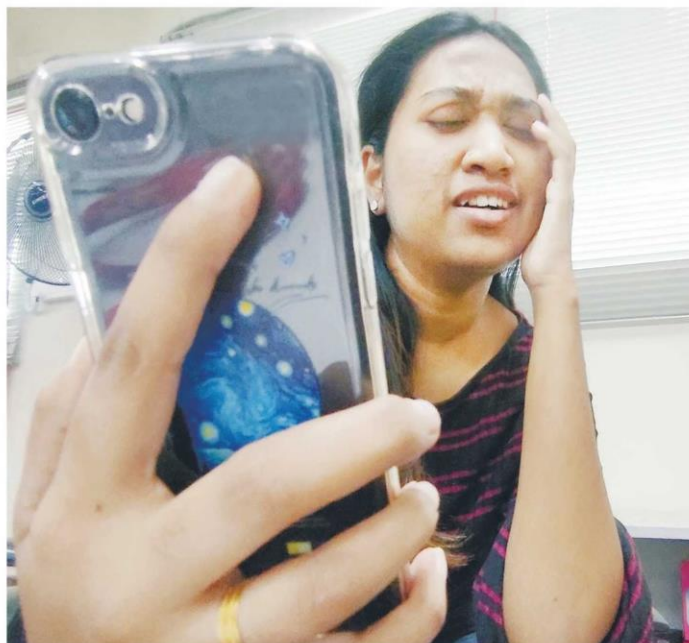
A 28-year-old woman thought she was answering a harmless query when she returned a call about a parcel supposedly linked to her identity card. The call, which appeared to come from Pos Malaysia, soon escalated into a nightmare.

"I was told a parcel addressed to someone else had my IC inside it. The caller said I should lodge a police report, but directed me not to my local station but to Bukit Mertajam police," she said.

She was asked to leave her office, stay on the line and read a script once the call was "transferred" to an officer. Believing she was speaking to enforcement authorities, she disclosed her IC and bank details.

"They accused me of being part of a syndicate led by Wong Swee Chin, or Botak Chin, and claimed illegal money had been found in my Tabung Haji account.

Syndicate members use threats, persuasion and play with emotions, leaving individuals vulnerable to manipulation, says psychologist



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– ILLUSTRATIVE PIC BY SYED AZAHAR SYED OSMAN/THE SUN

"I was threatened with arrest warrants from Bukit Aman before being 'transferred' again to the Malaysian Anti-Corruption Commission," she recounted.

Under pressure, she withdrew RM10,000 and deposited the sum in two transactions into an account given by the scammers, who demanded hourly updates on WhatsApp.

It was only later, after installing a caller identification app, that she realised the number originated from Indonesia. By then, her money was gone. Police later told her the funds were unlikely to be recovered.

Zulfikar said such cases highlight how scammers weaponise psychology.

"They observe hesitation, then push harder. Victims comply because resisting authority feels riskier in the moment," he said.

In a written reply to Senator Tiew Way Keng on Sept 4, the Home Ministry said scam call reports increased from 7,425 in

2024 to 9,090 this year.

Operational since October 2022, the National Scam Response Centre (NSRC) was recently expanded to a 24-hour one-stop unit under the Home Ministry and police.

Between July 7 and 31 alone, an additional RM1.67 million was successfully secured compared with the same period last year.

"The effective, integrated operation of the NSRC has built public confidence that the ministry, through police, is serious about combating cybercrime threats," the ministry said.

But Zulfikar stressed that enforcement alone is not enough.

"At the end of the day, the weakest link is still human behaviour. That is what scammers know, and that is what they exploit. Awareness must be constant, and people must learn to question rather than comply when faced with pressure," he said.