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## LOVE SCAMS ISSUES IN MALAYSIA: HOW TO OVERCOME IT FROM AN ISLAMIC PERSPECTIVE

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### Abstract:

Love scams are nothing new, as this case has been ongoing since 2008 to the present day. Malaysia is one of the countries that has been identified as a destination or base for this cybercrime syndicate. In Malaysia, 1,535 love scams were reported in 2019, with a total loss of RM79.11 million, while 1582 cases were reported in 2020, with a total loss of RM58.33 million. The common target of a scammer who is easily duped consists of highly educated, still-single professional women with a high income. This increasing number of cases demonstrates that the community must remain vigilant and pay close attention to these cases. Therefore, this paper aimed at finding the factors, impacts and solutions for this issue from an Islamic perspective. Library research is used to discuss the issue from the three dimensions. It is found that the increasing use of social media is one of the main contributing factors to the existence of love scams. The victims of the love scam will thereafter suffer a significant financial loss. The main solution to this problem is to get closer to Allah SWT and family members, as this can help Muslims avoid becoming victims of love scams.

### Keywords:

Factors; Impacts; Islamic Perspective; Love Scam; Solutions

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## Introduction

The crime of a love scam is defined as an advance payment scheme lie that uses a fictitious identity to approach a target and initiate a romantic relationship so that it is easier to cheat with the intent of the target criminal to obtain large sums of money (Hamsi et al., 2015). Meanwhile, according to Zainal Abidin et al. (2018) explain in detail that this love scam is a situation when a scammer pretends to have a love affair by making fake profile pictures on social site accounts and they will create new identities that can attract the victim's interest with the intent to deceive him financially or sexually. The scammer will also display high-quality studio photos to get the best scenario to be able to mesmerize and break the hearts of victims through social sites. In this regard, the common target of the scammer who is easily deceived is to consist of professional women who are highly educated, still single, and have a high income. Every strategy possessed by a scammer allows anyone to fall prey to them and leave a trail that is difficult to trace (Alavi et al., 2020).

Vedamanikam and Chethiyar (2020) claim that con artists post get-rich-quick internet advertising, lottery scams, employment scams, and inheritance scams on social media to find new collaborators. Involving the victim in the receipt and transfer of funds has been justified for various reasons, such as problems with their foreign account, donations to charities or particular individuals in the victim's country, or a sizable inheritance that the victim cannot receive in their own country. Via social media platforms and online dating services, scammers are increasingly recruiting victims for financial fraud by building connections with them and convincing the victim to make money transfers or open bank accounts in the name of sending or receiving money. Unseen and concealed criminal aspects are present in the relationship.

Moreover, online love scams that prey on unsuspecting victims by utilizing persuasion and love phrases to attract them are a problem for social media users (Azmi et al., 2019). People can interact with online admirers (by seeing their profile information) through dating platforms or social networking sites. Scammers generally target weak, passionate, and lonely people who are looking for a companion or relationship as potential victims, according to Buchanan & Whitty (2014). To conceal their identities, scammers will use several fake accounts on social networking platforms. They typically contact prospective victims and develop a close relationship with them using some techniques and tactics to persuade them to create an emotional attachment to them. Once an emotional connection and trust have been established, con artists will ask for money by claiming a variety of excuses, including emergencies, illnesses, or bankruptcy.

According to other studies, maintaining solidarity during the early phases of a relationship can be accomplished in several different ways. First, the expression of concern communicates the trustworthiness factor (Koon & Yoong, 2013). Then, the con artist will show regard for the victims' feelings by constantly prioritizing the needs of others over his or her own (Freiermuth, 2011). Another element of love scam is the con artist's behaviour, which includes disclosing some of their personal information to gain their quick trust (Dixon, 2005; Freiermuth, 2011). One of the behaviours of fraudsters in romance scams is to reconnect via email and messaging services after the initial discussion. Second, they express much interest in one another and begin using their nicknames for one another. They continued by saying they were currently abroad but would soon return home until it caused less information is shared about them (Vedamanikam & Chethiyar, 2020).

In addition, according to Bernama (2023), this 'Love Scam' was one of the most significant criminal cases registered from 2018 until last February, with losses estimated at more than RM365 million. According to Datuk Mohamed Usuf Jan Mohamad, Acting Deputy Director (Investigation) of the Commercial Crime Investigation Department (JSJK) Bukit Aman Police Headquarters, research done by the JSJK found that of the 7,286 incidents documented, 82.5% of the victims were women compared to men. There are a few cases regarding love scams that happened in Malaysia. For example, the first case was about the woman, in her 50s, was duped by a man that she had befriended on Facebook in September. It was happened in Kota Bharu, Kelantan in 2020. A love scammer conned the retired government servant out of RM480,000 (Abdullah, 2020). The second case happened at George Town, Penang. After being misled by a guy acting as a South Korean who promised to take care of her for the rest of her life, a senior citizen lost RM3.9 million she inherited from her late husband (Bernama, 2022). Evidently, in Malaysia, the second-most frequent cybercrime in 2016 was the love scam case on social media, which foreigners, particularly Africans, mostly perpetrated. There were 2,498 cases, resulting in losses of RM98.98 million (Azmi et al., 2019). The case is still alarming in Malaysia after 1,535 love scams were reported in 2019, with a total loss of RM79.11 million, while 1582 cases were reported in 2020, with a total loss of RM58.33 million (Mokhtar, 2021a).

Therefore, this paper aims at finding ways on how to avoid love scams from an Islamic perspective. The structure of this paper is as follows, Section 2 reviews the love scam issues in Malaysia; Section 3 explains the factors of love scams; Section 4 discusses the impacts of love scams, Section 5 elaborates the solutions from an Islamic perspective and last section concludes the paper.

## Methodology

In this conceptual paper, library research is used to discuss love scams issues and the solutions from an Islamic perspective. This paper reviews previous literature from 2005 to 2022 that discuss love scams especially among women to find the factors, impacts and solutions for this issue from an Islamic perspective.

## Factors of Love Scams

Nowadays, people use technology to create their own social sites, such as Facebook and Instagram. These platforms are used to connect with anyone from all over the country (Salman & Pulungan, 2017). However, a handful of people are still unaware of the existence of cyber fraud that is still prevalent among social media users, one of which is love scam. Love scams have been going on since 2008 (Whitty, 2015) and are fraudulent activities to get money illegally.

The active use of social media among Malaysia citizens is one of the factors in the increase of the love scams cases. For instance, based on a study conducted by the Polis Diraja Malaysia (PDRM) through case reports, Deputy Director (Investigation) Commercial Crime Investigation Department (CCID) Datuk S. Sasikala Devi, said that those who are often active on their social media, such as Facebook, and easily make friends on the internet are vulnerable to love scams (Mokhtar, 2021b). In addition, study showed an increase in the use of social media among Malaysians since the outbreak of Pandemic Covid-19, which is 4.1 percent or a total of 1 million users from April 2019 to January 2020. It is also recorded that 81 percent of the total population in Malaysia are using social media and 26 million people are active users

(Simon, 2020). Social media like Facebook has various functions for its users to interact with others such as chats, photo tags, blogs, games and status updates (Salman & Pulungan, 2017). Moreover, those who want to find a mate on the internet will be influenced to share their profile picture, educational status, employment status, marital status, wealth, and self-happiness on social sites (Alavi et al., 2018). Unconsciously, this is a way to attract scammers to start love scam activities. Also, the existence of various online platforms that provide matchmaking services such as Tinder, OkCupid and Match.com apps can cause the increasing of love scam crimes. For instance, there was a case in Kuantan involving a 28 -year -old woman who was deceived by a man after getting acquainted on a matchmaking application. Head of the state Commercial Crime Investigation Department (CCID), Superintendent Mohd Wazir Mohd Yusof, said that the victim had suffered a loss of RM418,400 after making 44 transactions believing that by doing so, she would receive a cash prize (Latib, 2021). Unfortunately, it was just wishful thinking that never came true.

In addition, the factors that caused this love scam case to take place were the factors of language use, loving sweet service, and emotional compensation that had been given by the couple on the cyber site. According to Alavi et al. (2020), the group that easily falls into the sweet words of love scammer is the group of women aged between 30 to 50 years. Every sweet service such as communicating well, giving promises with the luxuries of the world, caring about the victim's life, and so on causes the victim to want to continue to have a love affair in cyberspace.

Next, the factors of easy internet access, emotional stress factors, and socialization factors are contributors to the involvement of women trapped in having this love relationship. According to Zainal Abidin et al. (2018), this increasingly high and accessible level of internet usage can help love scammers in hiding their true identities and make it easier for them to be more courageous in committing these scams. Love scammers can also do the scams simultaneously across the world around the country (transnational) without having to meet the victims and gaining multiplied profits at the same time. Accordingly, the socialization factor that refers to the lifestyle of the victim who is generally stable in her career but still does not have a life partner, feels lonely focused on his career, less time in socializing will cause excitement with the presence of foreigners who want to get acquainted and start listening each victim's complaint makes the victim fall into a love affair in cyberspace (Alavi et al., 2020).

Other than that, the factor of loneliness and depression is also a factor why women in this country are easily influenced by cyber love scams to the point of losing so much money. In this context, the higher the feeling of loneliness and depression oneself, the more often a person engages to stay in touch in romance on cyberspace. Every relationship on social media happens because they often feel lonely, stressed, and embarrassed in front of people making them spend more time accessing the internet to entertain themselves and as one of the shortcuts to avoid continuing to feel the dilemma of loneliness and depression. In the meantime, the characteristics of these lonely people are more likely to be often cynical, difficult to control, always feel bored and depressed. With their attitude being so introverted, this will cause them to have difficulty making friends, engaging in social activities, engaging in every group conversation, and dating in real life. Thus, their tendency to engage and not communicate with their partner in real life will result in dissatisfaction from both parties to stay in touch, and difficulty with social behavior will cause lonely people to seek relationships online which is the main platform in their life. Regardless of any marital status, frequent reports from victims regardless of age level who are easily deceived in love scams on these cyber sites report that they themselves feel lonely. Victims expressed that they need more communication, emotional

support, and close friendship to help them from continuing to be deceived by the love scammer. Finally, from all these expressed characteristics it seems that they consider this social life incomplete for those who are always silent. This may happen when there are problems in family relationships, divorce, fights, and so on. As such, it is not surprising that they are so inclined to engage in online relationships with people who are willing to listen and always provide support in any situation that they end up losing such huge currency losses (Lawson & Leck, 2006).

Shaari et al. (2019) did an analysis of online conversations between scammers and victims. The Scammers Persuasive Techniques Model was proposed by Buchanan and Whitty (2014). The online dating romance fraud is broken down into seven phases and methods in this model. First, creating beautiful profiles and send friend invitations are the techniques. Second, establishing trust by requesting personal phone numbers and/or e-mail addresses from victims, sharing personal tales, and exhibiting a keen interest in other nations, faiths, and cultures. Third, exchanging personal images and intimate text/voice communications to establish a hyper-personal friendship. Fourth, grooming the victims by persuading them to focus primarily on the emotional aspects of the connection while dismissing any non-rewarding information intellectually. Fifth, creating a story about a vehicle accident, illness, bankruptcy, or other emergency scenario to ask for a modest sum of money. Sixth, continuing the con by adopting a different persona, such as an authority figure, a lawyer, or a cop. Seventh, demanding a large sum of money; if the victims reject, the fraudsters will haggle and reduce the amount.

Moreover, according to the research by Shaari et al. (2019), scammers utilise 16 similar procedures and methods to deceive and manipulate victims. These phases and methods resemble some of Brown and Levinson's suggested politeness strategies and behaviours (1987). The total steps were divided into three stages. Stage 1 (or the first stage) entails methods such as making contact and forming a relationship. Stage 2 (or pre-attraction stage) involves criminal activities such as maintaining the scam, baiting or luring, as well as the execution of real crime, whereas stage 3 (or hooked stage) involves criminal activities such as maintaining the scam, developing personal relationships, and grooming process. Scammers utilised civility methods to create relationships with victims before committing scamming operations, according to the study. Some behaviours were done on purpose in the early stages of the connection to create rapport and foster friendship and solidarity amongst strangers. Scammers frequently utilise politeness methods such as claiming common ground, demonstrating similarities, and demonstrating a deep interest (Brown & Levinson, 1987) in their victims. Undeniably, all these cunning strategies used by love scammers become another significant factor that can influence people to be another victim of love scam.

Lack of comprehension and awareness on cybersecurity is another factor that makes netizens are more likely to be victims of love scams (Saad, 2018; Salleh, 2022; Zainal Abidin et al., 2018). The act of exposing personal information to attract potential partners in social media can be manipulated by scammers (Muhammud & Muhammad, 2022). The ignorance of cunning strategies used by love scammers among netizens especially women might also make them an easy target to be duped.

### **The Cause and Impacts of Love Scam**

The love scam has had a huge impact on victims who have been through it. The impact faced by the victims is not a small impact, but it has a very profound impact on the victims and the people around. Furthermore, it happened to victims during Covid-19 pandemic where various



communities faced a harder moment to survive than ever before. There are some of them who lost their jobs and have financial and family problems. As a result, if people fall for this love scam, they will suffer a terrible and crippling effect.

There is an identifiable effect on love scam victims is the effect on their emotions. Those who have been through this bitter moment will experience psychological stress (Buchanan & Whitty, 2014). In a person's life, emotions play a very important role in helping them connect with the people around them. Human life is incomplete if they do not have emotions in their life because they need feelings to keep them happy and have sad feelings when going through things that cause sadness. There are the symptoms of psychological stress is that the victim will experience sadness, anger, fear, frustration, guilt, despair, longing loneliness, anxiety, longing, neglect and confusion. These feelings will begin to affect the way they think, behave, daily activities and function of individual life. In addition, psychological stress can cause victims to consider themselves bad or they have a negative view of themselves and people in their environment. This will cause them to get diseases such as depression, anxiety, inability to focus, difficulty sleeping, no appetite and desire to eat and do not like to live a normal life like normal human beings (Berita Harian, 2021).

The victims of the love scam will thereafter suffer a significant financial loss. Indeed, finance is a very important thing in human life in the world and as prudent human beings, we must make use of finance in the right way. This is because, money is the main asset for them to continue their lives, to be used in the future and for emergency case instead of to be invested in useless things and detrimental things. As an example of a tragedy that has just happened in Malaysia, a local woman has suffered a loss due to a love scam of more than three million Malaysian ringgit in the Northeast of Penang. The woman had made 184 bank transfers to over fifteen accounts amounting to between nine thousand to fifty thousand Malaysian Ringgit in one transaction. This incident occurred when the suspect disguised as an oil rig worker in Korea and subsequently, they met on Instagram and chatted on WhatsApp application (Ismail, 2022).

When a person has become a victim of the crime of love scam, it will have an impact on the family. This will lead to a split in the family where the relationship between children, parents or husband will be strained. In Islam, it is very important to maintain friendship not only among family members but also among human beings (Azizi, 2019). It is a major threat to people who violate the relationship tie, according to the hadith below. Even though linking the bond of relationship is an essential thing for a Muslim, it is obvious from the hadith below that when a person destroys the relationship, they have committed a sin by disobeying Allah SWT and His Messenger's mandate. For example, even if someone just intends to remain away and leave his family for more than three days with the goal of destroying the relationship tie, it is forbidden in Islam (Al Ghozali, 2016).

*Rasulullah SAW said which means: "People who cut off friendship (family ties) will not enter paradise" [Hadith narrated by Muslim, Kitab al-Birr, wa al-Silah wa al-Adab, Bab Silatu al Rahm, No. 6520].*

If the crime of love scam occurs among parents, it will lead their children to suffer from educational disorders. This is when children see their parents arguing due to jealousy or have financial problems in the family, they will experience emotional disturbances which in turn will interfere with their academic performance. Apart from having discipline problems, these children will also have difficulty understanding lessons and lose enthusiasm for learning due to the stress they face. In addition, a family cannot enjoy a happy life when parents are always

fighting. This incident is not appropriate for some children when they are forced to grow up before their age. When this happens frequently it will become worse and lead to divorce (Astro Awani, 2021). Happy families encourage happiness in the hereafter. According to Ibn Maskawaih, he concluded that the importance of wisdom that is reasoning and wisdom that is work if you want to have happiness in the family. With the wisdom of reason, they will get healthy views, while with the wisdom of work will be born good deeds (Nasution, 2016). As in Surah Al-Nisa verse 1, Allah SWT has said:

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا.

*Meaning: O humanity! Be mindful of your Lord Who created you from a single soul, and from it He created its mate, and through both He spread countless men and women. And be mindful of Allah—in Whose Name you appeal to one another—and 'honour' family ties. Surely Allah is ever Watchful over you.*

Not only that, but this love scam crime will also cause personal information to be exposed and easily found or even personal information theft. In this case, the scammer can use the victim's identity to deceive another victim again. As has been the case with most celebrities in Malaysia, a celebrity said, there was an irresponsible individual who had disguised herself on social media and done things that could tarnish her dignity as well as her image (Bakar et al., 2021). According to Sinar Harian (2020) the Malaysian Cyber Consumer Association (MCCA) revealed that the issue or case of personal data theft needs to be looked at more seriously. This is because it will cause huge losses to the victim when the account pin number, credit card number or debit can be stolen by the criminal. MCCA president Siraj Jalil said that the stolen data would be sent to Spyware owners and used directly or sold to third parties. Through this way, Spyware will log into the victim's banking or any financial applications and websites as well as social sites. Next the victim will lose more money in the account and not only that the social media account will be hacked for inappropriate purposes.

### **Solutions from the Islamic Perspective**

In general, each party plays an important role in combating issues related to love fraud. It does not matter whether it is the government, the community, or the individual himself. However, the person closest to us, namely our own family, should care and not underestimate if one of the family members becomes a victim of love scam. In fact, they should help each other because we are Muslims. There are many ways that we can emulate to avoid getting caught up in the deception of love and ways to help victims of love scams, especially the way that is ruled by *Shari'ah*. Islam from the beginning has given guidance on what to follow and what to leave. So, the rest is up to the human effort whether to follow it or violate it.

Other solution to avoid falling into love scams is avoid spending too much time with the internet or social media. The factor that led to the rise of love scams is because of people tend to waste their time in dating online. The chance of falling prey to a love scam has increased as Malaysians spend longer on the net and social media, likewise as utilising dating apps. Many of us who were confined during the lockdowns due to Covid-19 pandemic may have felt lonely and craved company, and that they are especially susceptible to love scams since they were bring to a halt from their usual support network (Marietta Mu, 2022). Instead of spending time

on dating apps, people can do something else that give more benefits for them such as praying, reciting Al-Quran, hang out with family or friends, go to social class, baking a cake and other beneficial activities. In this way, they can protect themselves from getting caught up in immoral activities. Allah said in surah Al-Isra' verse 32, meaning.

*"And come not near adultery; surely adultery is an abomination. And a bad road".*

Next, do not trust someone too much. We are not permitted to engage in any pre-marital relationships to safeguard our dignity. Many people make mistakes by stating that "they are not like the rest" or that "they know their boundaries." The reality is that Allah is the only one who truly understands us (Malick, 2019). In the beginning, the partner will show good manners just to melt their heart. Because of that, they are easily swayed by their sweet words and promises. Then, the next level, the partner will show their true temperament little by little. For example, they will start borrowing money for various reasons such as being desperate to pay hospital bills due to a road accident and not having insurance to cover it. Supposedly, a person needs to study and question first the new partner's background before conducting a serious relationship. We do not know if our partner really loves us and needs help or is just simply using and taking advantage for the sake of money. Do not be so blind of love that you are willing to sacrifice your property to someone who is not yet sure will marry you.

Another point is reading a lot of news or current issues. The practice of a lot of reading can add more knowledge in addition to being able to follow current issues and the latest trends. If we are less aware of things that are happening today, we will be categorized as outdated. Islam itself encourages its believers to read a lot. The practice of reading is a positive start as the first step in the generation and dissemination of knowledge. This is proven based on a meaningful and great event in the history of Islam through *Surah Al-'Alaq* that is when the Prophet Muhammad received the first revelation in the Cave of Hira' through the mediation of the angel Gabriel who told him to read. It is clear that reading is the key to knowledge that has a positive impact in influencing the development of society's mind (Niceday2u, 2020). If suddenly the content we read is closely related to the issue of love deception, we can learn a little and take heed of it. With that, of course we can relate it to our daily lives. Especially if we are just starting to get used to the world of romance, especially romance through social media platforms. When we realize that there are signs that we are exposed to love scam, at least we can take the first step to leave the partner. Indirectly, we save ourselves from becoming a victim to a love scam.

In addition, every victim who has been entangled in love scam, they have problems in terms of their spirituality. The spiritual problems from here are those who experience loneliness, stress, depression and many more related to human spirituality. So, the solution from the Islamic point of view that can be applied by the victims of love scam is by doing the cleansing of their souls. As a famous figure such as Iman Al-Ghazali also discusses a lot about human development through the formation of morals. This is because if this person acquires a perfect spiritual nature, they will strive to form perfect morals. According to Azaman & Badaruddin (2016), Imam Al-Ghazali did not state in detail about human capital development by definition and terminology, but he always insisted on developing self and soul, and soul purification is the main foundation. Whereas according to Sarmani & Ninggal (2008), Imam Al-Ghazali always emphasizes spiritual and physical balance and does not burden any between the two. This is because a human being has physical and spiritual components, but Imam Al-Ghazali emphasizes more on the spiritual or internal aspects, and it is in line with the concept presented by him in *Ihya'* which discusses knowledge outwardly and inwardly. There are four



components that form the basis of good human morality, namely wisdom (*al-hikmah*), justice (*al-adl*), courage (*al-syaja'ah*), and finally self-prevention (*iffah*) from acts of immorality and self-avoidance from committing bad deeds (Abd Salam, 2003). Thus, this method or solution is very important for Muslim victims who have been ensnared by the deception of love so that they become more Muslim individuals who get the pleasure of Allah SWT.

The next solution that can be done by the victims of love scam is for them to bring themselves closer to Allah SWT. A servant of Allah SWT cannot run away from making mistakes, human beings are not perfect, and we as human beings must always worship Allah SWT and ask for forgiveness from Allah SWT. Victims of love scam most of them are complacent and deceived by scammer. There are some of them who love people more than they love Allah SWT. As has happened to their victims they are negligent in performing worship because they are too obsessed with the love scam's scammer who disguises and deceives them. God has commanded his servants to always worship and adore him so that human beings are always as close as possible to the creator. Now, too many Muslims are far from Allah SWT. There are various ways that can be done to be closer to Allah SWT such as praying five times a day because prayer is an obligation that must be performed for individuals who are Muslims. In addition, reading the Quran is also the most effective way to get closer to Allah SWT. By doing recitation, we will be a patient, more honest and open minded at the same time will get a reward from Allah SWT (Fahreza, 2020). Indeed, anyone who commits immorality is a person who commits an act that is detrimental and only useless and does not gain either in this world or in the hereafter (Nasrullah, 2020).

Finally, there are some victims who are entangled with the crime of love scam have distanced and separated their relationships with their family members. This is when they neglect their responsibilities as parents, children and so on. So, the solution that they or the victims of the love scam should do is to fix their relationship with their family members. When making a mistake try to learn from the mistake and do not repeat the mistake you have made. Next, try to appreciate family. In family life, we need advice from parents because with advice from parents, things that have happened will not happen again (Istiqomah, 2020). There are many benefits to maintaining a good relationship between family members such as receiving the prayers of angels, being praised, and glorified by people around, being extended in life by Allah SWT and obtaining the blessings of sustenance (Ahmad Shukri Yusoff, 2016). Therefore, if the society maintains good relations between families, it will reduce and avoid the crime of love from happening more widely and more horribly. As Allah SWT has said in Surah An-Nisa verse 36 that it is important to do good to family members and maintain relationships with each other (Maslina Alias, 2015).

وَاعْبُدُوا اللَّهَ وَلَا تُشْرِكُوا بِهِ شَيْئًا وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَالْأَجَارِ ذِي الْقُرْبَىٰ وَالْأَجَارِ الْأَجْنِبِ  
وَالصَّاحِبِ بِالْجَنْبِ وَابْنِ السَّبِيلِ وَمَا مَلَكَتْ أَيْمَانُكُمْ إِنَّ اللَّهَ لَا يُحِبُّ مَنْ كَانَ مُخْتَالًا فَخُورًا

*Meaning: Worship Allah 'alone' and associate none with Him. And be kind to parents, relatives, orphans, the poor, near and distant neighbours, close friends, 'needy' travellers, and those 'bondspeople' in your possession. Surely Allah does not like whoever is arrogant, boastful.*

Consequently, the findings of this study can be summarized as follows:

**Table 1: Summary of Findings**

Factors of Love Scam	Cause and Impacts of Love Scam	Solutions from the Islamic Perspective
<ul style="list-style-type: none"> <li>• Active use of social media</li> <li>• Sharing too much information about personal life in social media</li> <li>• Language use, loving sweet service, and emotional compensation</li> <li>• Easy internet access, and socialization factors</li> <li>• Loneliness and depression</li> <li>• Lack of comprehension and awareness on cybersecurity</li> </ul>	<ul style="list-style-type: none"> <li>• Lead to psychological stress</li> <li>• Suffer a significant financial loss</li> <li>• Lead to a conflict in the family</li> <li>• Children to suffer from educational disorders</li> <li>• Cause personal information to be exposed</li> </ul>	<ul style="list-style-type: none"> <li>• Family members should help each other</li> <li>• Avoid spending too much time with the internet or social media</li> <li>• Spend time for praying, reciting al Qur'an, do good things</li> <li>• Do not trust someone too much</li> <li>• Cleansing of souls</li> <li>• Reading a lot of current news/issues</li> <li>• Fix relationship with family members</li> <li>• B close to Allah SWT.</li> </ul>

## Conclusion

In conclusion, love scam activity starts when a person shares about their personal matters too easily on social media or to a newly known individual who exploits the victim by pretending to have good appearance, stable employment and financial status until the victim fall to the con trick. Love scam is not only prohibited, but it negatively impacts individuals, the community, and the country. Furthermore, this discussion also shows the adverse effects that the victims will face, such as depression and loss of direction in life. Also, love scams can lead to the collapse of family relationships and, more worryingly, if the victim chooses to commit suicide due to the increasing stress of life. As we know, Islam forbids from doing anything that can be self-destructive. The proof is in Surah Al-Baqarah verse 194, Allah SWT said,

*"... and do not let your own hands throw you into destruction..."*

Therefore, proactive measures from all parties, which are individuals, society and the government must be made to prevent this crime from continuing to happen.

As we can see, this love scam is seen to occur when individuals try to establish a relationship with the opposite gender by sending text to each other. This can be avoided if someone avoids approaching another people who is not his or her *mahram* and control their *nafs* from talking to opposite gender without necessity. Allah SWT said in Surah Al-Isra' verse 32 which is,

*"Do not go near adultery. It is truly a shameful deed and an evil way".*

Furthermore, society should not remain silent because the existence of the internet makes it easier to spread awareness related to love scams. For instance, NGOs can use this opportunity to create posters or videos featuring the modus operandi created by the syndicate so that the community can share it and be vigilant with people they meet online. In addition, the role of the government is also necessary because they have the power to control and ensure the welfare of the people in a country. The government can prevent love scams from continuing to happen by intensifying the scammer's arrest and imposing heavier penalties on offenders. This is to maintain the fifth *Maqasid Syariah*, which is to protect property and further provide security to the community. Other than that, initial action from all parties must be done so that this love scam problem at least can be controlled and all communities in Malaysia can take preventive measures.

In terms of academic contribution, the study addresses a research gap by examining the factors, impacts, and solutions of love scams from an Islamic perspective. This adds to the existing literature on scams and cybercrime by providing a unique perspective. Whereas, in terms of national contribution, the findings raise awareness about the significant and increasing number of love scam cases in Malaysia. This can lead to increased attention from law enforcement agencies, policymakers, and relevant stakeholders, prompting them to implement preventive measures and campaigns to educate the public about the risks and tactics involved in love scams. As a result, the objectives of this study have been achieved.

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