

**INTERNATIONAL JOURNAL OF
MODERN EDUCATION
(IJMOE)**www.gaexcellence.com/ijmoe**SERVICE-LEARNING AS A TOOL FOR CRIME
PREVENTION EDUCATION: UNIVERSITY-COMMUNITY
COLLABORATION IN RAISING AWARENESS ON SCAMS**Suzei Mat Nurudin^{1*}, Zarina Mohd Zain²¹Faculty of Administrative Science and Policy Studies (FSPPP), Universiti Teknologi MARA (UiTM), Malaysia suzei509@uitm.edu.my <https://orcid.org/0000-0002-6393-4869>²Faculty of Administrative Science and Policy Studies (FSPPP), Universiti Teknologi MARA (UiTM), Malaysia zarina752@uitm.edu.my <https://orcid.org/0000-0002-6064-2449>

*Corresponding Author

Article Info:**Article history:**

Received date: 24.06.2026

Revised date: 22.07.2026

Accepted date: 09.08.2026

Published date: 10.09.2026

To cite this document:

Nurudin, S., M. & Zain, Z. M. (2026). Service-Learning as A Tool for Crime Prevention Education: University-Community Collaboration in Raising Awareness on Scams. *International Journal of Modern Education*, 8(31), 206-220.

Abstract:

The service-learning project "SULAM Titian Ilmu: Weaving the Roots of Values" involved diploma students from Universiti Teknologi MARA (UiTM), Seremban. 80 university students facilitated the programme on 19 June 2025 for 180 secondary school students at SMK Seri Sendayan, Negeri Sembilan, on scam awareness activities. Although service-learning in the SULAM programme is common in higher education, its impact on scam awareness and value-based learning, especially among secondary students, is not well studied, thus contributing to the study conducted. This research looks at how a service-learning program affects scam awareness, civic values, and community engagement skills in university students. The "Weaving the Roots of Values" module was created to fill this gap, using awareness talks, hands-on activities, group discussions, and games. The programme was evaluated with surveys before and after the event, structured observations, and reflective reports. Results showed that 92% of participants felt more aware of scam prevention, and 88% had a better understanding of responsible decision-making. The program also improved respect, cooperation, empathy, social responsibility, and critical thinking about scams. The results of the programme show that the activity helped close the knowledge gap between university students and the community, supported student growth, and showed how service-learning can combine civic education, crime prevention, and community engagement in secondary schools.

DOI: 10.35631/IJMOE.831013 **Keywords:**

Civic Values; Community Engagement; Service-Learning; Scam Awareness; And Value-Based Learning.



© The authors (2026). This is an Open Access article distributed under the terms of the Creative Commons Attribution (CC BY NC) (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited. For commercial re-use, please contact ijmoe@gaexcellence.com.

Introduction

Service-learning is becoming more popular as a teaching method in higher education (Salam et al., 2019). In Malaysia, Higher Education Institutions (HEIs) use different types of service-learning, such as community service, volunteering, and charity work, through activities like gardening, cooking lessons, charity sales, and environmental projects. The Service-Learning Malaysia – University for Society (SULAM) program, started by the Ministry of Education as part of the Malaysia Education Blueprint 2013–2025 (MOE, 2012), is a good example of this hands-on learning approach. Compared to traditional community service practice, which mainly offers help without much academic connection, today's community service through SULAM has successfully linked service activities to clear academic goals and involvement through mutual partnership (Naufal et al., 2024). This programme helps students use what they learn in academic classes and engage in outside-class activities for non-formal learning, contributing to building their civic responsibility, supporting both their personal growth and the community (Peterson et al., 2012; Mohamad et al., 2024).

According to Hanoch & Wood (2021), scams have resulted in substantial financial losses globally, which not only impact individuals but also big companies and governments. Usually, these scam tactics often trick victims by promising high investment returns (Chariri et al., 2018) or by using threats from fake authorities like police, customs, or tax offices to force people to give up money (Khadijah & Syahrul, 2018; Rizal, 2020; Wilson et al., 2023). Even with more awareness and prevention efforts, scams are still increasing because of more online platforms and smarter tactics by scammers (Ma & McKinnon, 2022). Reasons for this include weak regulations, poor enforcement (Monroe et al., 2010), low financial literacy, being easily persuaded, greed, and peer pressure to live extravagantly (Lev et al., 2022).

In Malaysia, online scam cases have risen sharply in the last ten years. In 2019, there were 13,703 cases with losses of RM539 million; in 2020, 17,227 cases with RM511 million lost; and in 2021, 20,701 cases with RM560.8 million lost. From January to July 2022, 12,092 cases were reported, with losses of RM414.8 million (NST, 26 September 2022). Most recently, from January to October 2024, losses reached RM1.22 billion (Hidayath Hisham, 2024). Authorities have connected 181,628 phone numbers, 222,092 bank accounts, and 1,395 company names to scam activities. Civil servants are especially at risk because of their financial stability and access to sensitive information, leading to big losses for Malaysia (Jusoh & Nizar, 2022).

The number of scam cases is rising quickly every day, and new cases are reported regularly. This study examines how factors such as attitude, knowledge, and environment affect scam awareness in the digital world (Suhaini et al., 2025). While technology can help, it is not enough without better public awareness, so it is supported by the importance of the programme conducted. Many people are still at risk from scams that promise fast profits, showing the need for stronger digital financial education. Collaboration between the government, financial institutions, and tech companies is also important for a safer digital environment. As reported by Muhammad et al. (2025), actions such as government continuous monitoring of suspicious transactions, improving fraud reporting, and tougher penalties can help lower risks of scam cases. Behaviour also plays a role. Internet addiction from gaming, social media, and other online activities makes people more likely to fall victim to identity theft and fraud. Online anonymity and loss of personal identity make these risks worse, so public health efforts focused on prevention are needed (Kakulte et al., 2024). According to Wilson et al. (2024), in Malaysia, factors identified for scam cases include low awareness, negative attitudes, and weak law enforcement, which make people more vulnerable to scams. Besides that, fast internet growth has also become a contributor to more cybercrime (Jais, 2024), and many users do not take the risks seriously. These findings highlight how online scams keep changing and why prevention strategies must be flexible and thorough.

The 'SULAM Titian Ilmu: Weaving the Roots of Values' project was carried out by fourth-Fourth-semester Diploma in Public Administration students from the Faculty of Administrative Science and Policy Studies, UiTM Seremban, led the 'SULAM Titian Ilmu: Weaving the Roots of Values' project. On 19 June 2025, the programme was implemented at SMK Seri Sendayan purposely for secondary school students to learn about current scam crime issues through hands-on activities outside the classroom. The project involved 80 UiTM students and 190 SMK Seri Sendayan students, chosen because of the school's partnership with the university. Activities included a lecture on scams and an interactive exploration session, mixing learning with practical, student-centred experiences. To help secondary students become more aware of scams, university students created and presented the 'Weaving the Roots of Values' interactive module. This module included a lecture by Inspector Ruzaimi Bin Rosmin, direct interaction with student experts, and hands-on activities like gamified exploration, all aimed at encouraging value-based learning through active participation

Objectives

The program aimed to strengthen institutional–community linkages while advancing students' development. Its objectives included enhancing the faculty's visibility through external collaborations, cultivating students' leadership and teamwork skills, and providing opportunities to apply theoretical knowledge in real-world contexts with industry and community partners. Implemented under the Service-Learning Malaysia–University for Society (SULAM) framework, the initiative combined academic learning with civic engagement, equipping students with practical competencies and value-based experiences beyond the classroom. It also engaged the community while supporting student growth. It also worked to raise the faculty's profile through partnerships, encourage leadership and teamwork among students, and help them use what they learn in real-world settings with industry and community partners.

Program Impact on Students' Development

The initiative followed the SULAM framework, blending academic study with civic engagement to give students practical skills and experiences based on values. Students gained hands-on experience in research and project management by creating scam-awareness modules and taking on tasks like finding sponsors, managing logistics, working with stakeholders, and analysing surveys. The program also encouraged teamwork, communication, leadership, and social empathy, which helped students develop integrity, responsibility, and a spirit of volunteerism. These outcomes match the course and program goals and support the university's mission to produce capable and socially responsible graduates.

Project Impact on Communities

The SULAM Titian Ilmu: Weaving the Roots of Values project brought significant benefits to the SMK Seri Sendayan community. The SULAM Titian Ilmu: Weaving the Roots of Values project had a positive impact on the SMK Seri Sendayan community. The objective of value-based education and raising awareness about scams and prevention has been successfully achieved by helping address the importance of social issues and improving community well-being. The interactive activities encouraged students to participate, build resilience, develop positive values, and strengthen their sense of identity. These outcomes will help students in their future roles in society, may boost their academic performance, and support broader social and economic growth.

Feedback from teachers showed that taking part in scam-awareness lectures and interactive activities improved students' empathy, ethical sensitivity, and civic engagement, which matches earlier research (Yusof & Ariffin, 2021). By working together, lecturers, students, teachers, and parents delivered innovative value-based teaching and focused on early character development. The program also supported the long-term sustainability of value-based education by providing ongoing resources and modules, encouraging a culture of knowledge sharing and shared responsibility in raising ethical and resilient future generations.

SULAM Strategic Partners

The success of the SULAM Titian Ilmu: Weaving the Roots of Values project was made possible by working with external partners. The Ministry of Domestic Trade and Cost of Living (KPDN) provided meals, arranged a guest speaker, and supplied promotional materials. Newwin Engineering Sdn. Bhd. sponsored hampers and gave extra promotional support. Yayasan MR. D.I.Y. donated STEM kits, and Farm Fresh supplied fresh milk to promote health and well-being. These partnerships highlight the importance of industry and community working together to keep service-learning projects effective.

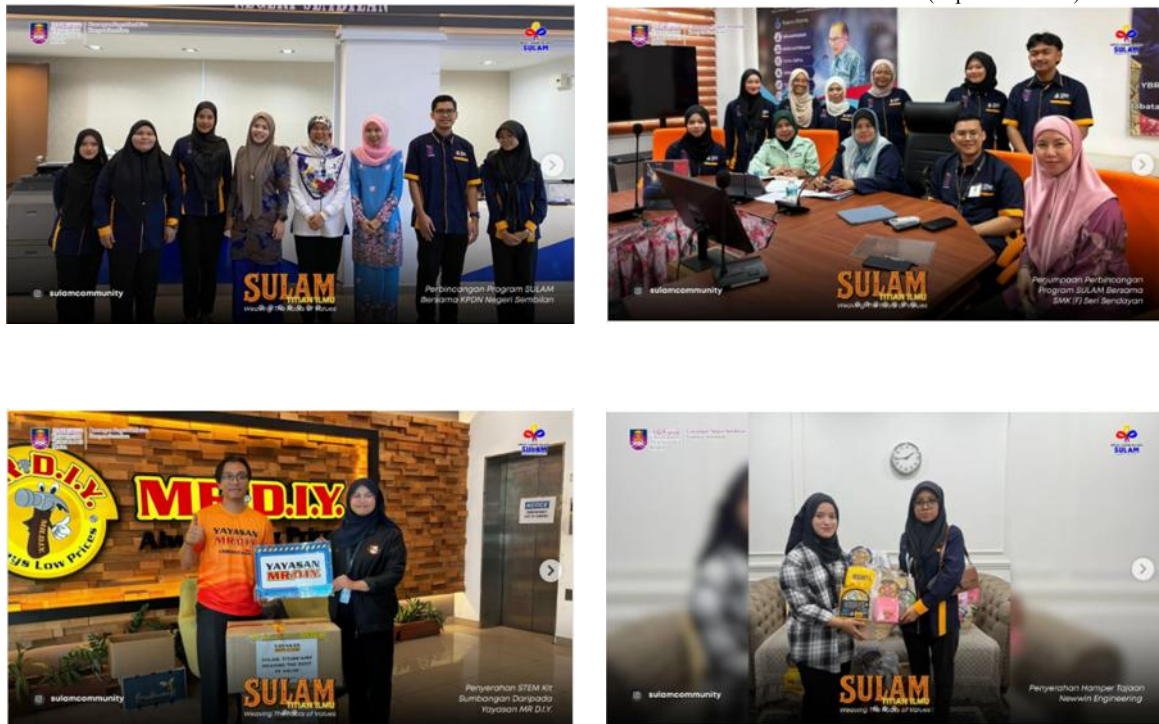


Figure 1. Collaboration With SULAM Strategic Partner

The SULAM Titian Ilmu: Weaving the Roots of Values program was implemented through structured activities and strategic collaborations with key stakeholders. Educational assistance from the university and school with material and moral forms of support stressed the value of cross-sector collaboration and the importance of involving multiple stakeholders in order to maintain impactful service-learning projects.

Literature Review

Service-learning is a method of teaching that combines lessons given in the classroom with involvement in the community in order to improve students' learning. Pellerano (2023) stresses that for service-learning to be meaningful it is necessary to have thorough planning, the support of the institution, and active cooperation with community partners so that their views and expertise can be included in the learning process. Under this approach, students take part in activities that are based in the community, and which are related to the academic aims. As Yusop (2022) points out, service-learning brings together academic objectives, the development of interpersonal skills, and a sense of civic responsibility, thereby encouraging students to commit themselves to making a real contribution to society. Jamhari et al. (2024) state that service-learning has become an ever-increasingly popular teaching method in Higher Education Institutions (HEIs).

A number of universities include service-learning in their lectures and assignments as a different way of enhancing students' knowledge and their experiential learning. Nevertheless, the way in which service-learning is put into practice differs from one institution to another, owing to the particular academic structures and practices of each. In Malaysia public universities use a variety of methods to carry out service-learning, such as voluntary activities, problem-based learning, project-based learning, community case studies, discipline-specific projects and capstone projects. These methods are used either as separate courses or are

incorporated, integrated or embedded into the existing curricula. Maharam et al. (2019) discovered that the approaches most commonly used are project-based learning, problem-based learning, case studies, case analyses and volunteer activities.

Universities should establish long-term partnerships with communities to enjoy mutual learning benefits from the programme and at the same time achieve sustainable development goals. The university contributions offer advice, mentorship and ongoing support to community leaders and members to secure a smooth transition and maintain engagement beyond the university environment (Wan et al. 2024). The Ministry of Higher Education (MoHE) launched the SULAM Playbook, which was developed by a national-level task force responsible for promoting the service-learning movement in Malaysia (Department of Higher Education, 2019). Apart from this central initiative, Yusof et al. stress the need for each Higher Education Institution (HEI) to set up a clear institutional framework in order to effectively support and sustain service-learning on its own campus. Since there is no universally agreed definition of the term service-learning, researchers have identified 77 different versions that can generally be grouped into three categories: experiential learning, a philosophy of education, and reciprocity-based learning (Bui & Nguyen, 2021; Culcasi & Venegas, 2023).

Although many studies have pointed out the benefits of service-learning in higher education, especially in terms of improving academic results, research into students' views in this area is still limited (Chan et al., 2020; Naseem et al., 2022). As students' perceptions of the advantages of service-learning affect the development and sustainability of such initiatives (Gonzales et al., 2020), more attention should be paid to this aspect. Diong et al. (2025) also suggest involving faculty members and community partners with previous service-learning experience to obtain a more comprehensive understanding of how the approach can be improved.

The SULAM Titian Ilmu: Weaving the Roots of Values project supports Sustainable Development Goal (SDG) 4: Quality Education by encouraging inclusive, value-based, and hands-on learning outside the classroom. Through scam-awareness sessions of the programme, interactive modules, and exploration activities, SMK Seri Sendayan students developed critical thinking, ethical awareness, and civic responsibility, which matches SDG Target 4.7 on teaching values for sustainable development and global citizenship. The project also supports SDG 17: Partnerships for the Goals by working with government agencies, private companies, educational foundations, and local communities. Support from the Ministry of Domestic Trade and Cost of Living, Newwin Engineering, Yayasan MR. D.I.Y., and Farm Fresh, along with teachers, lecturers, and students, helped build a strong cooperative network. This teamwork, in line with SDG Target 17.17 on partnerships, made the program successful and created lasting networks for ongoing community development.

SULAM Program Activity



Figure 2. SULAM Operating Ceremony

The official opening of the SULAM: Titian Ilmu – Weaving the Roots of Values program was an important milestone for the community project. All of the partners, including representatives of Universiti Teknologi MARA (UiTM), strategic partners, and SMK Seri Sendayan administrators, attended, showing strong support and involvement from both institutions and the community. The ceremony explained the program's goals, activities, and expected outcomes to stakeholders and highlighted the partnership between the university, industry, and the local community. The event also showed how service-learning connects academic knowledge with social needs, in line with the Malaysia Education Blueprint and the Sustainable Development Goals (SDGs).



Figure 3: Slot 1: Prevent Scammers – Say No To Fraud!

The session began with a lecture on cybercrime by Inspector Ruzaini from the Criminal Investigation Department, Seremban Contingent Police Headquarters (IPK). The lecture discussed the rise in online fraud, focusing on common methods and preventive steps relevant to young people. Dr Zarina binti Mohd Zain moderated the session, which included interactive discussions and real-life examples to engage students. The event ended with a token of appreciation for the invited speaker.



Figure 4: Slot 2: Sulam Explorative – Creativity, Teamwork & Leadership

The second session included an explorative activity conducted by the team with four interactive challenge stations, each aimed at helping students develop leadership, communication, teamwork, and self-confidence. Students took part enthusiastically and supported one another, making the activity engaging and effective for building character and encouraging collaborative learning.



Figure 5: STEM Kit Installation Activity – Sponsored by Yayasan MR.DIY

During Slot 2, students took part in a STEM Kit assembly activity organised by Yayasan MR.DIY. UiTM facilitators guided the hands-on session, which encouraged scientific thinking, creativity, and technical skills by combining theory with practical STEM tasks. The activity sparked students' curiosity, improved their problem-solving skills, and boosted their confidence, while also increasing their interest in STEM education.



Figure 6: Consumer Education Booth – Sponsored by KPDN Negeri Sembilan

At the Slot 2 booth, the Ministry of Domestic Trade and Cost of Living (KPDN) for Negeri Sembilan held an interactive session to teach students about their rights and responsibilities as young consumers. The activities covered consumer rights, product safety, how to make complaints, and introduced the Price Catcher mobile app for comparing prices of essential items. This session improved consumer awareness and gave students more confidence in guiding future purchases, showing how digital tools can empower young people.



Figure 7: Farm Fresh Booth – Sponsored

Farm Fresh also set up a booth with products like flavoured milk, yoghurt, and ice cream to encourage healthier eating among the school community. This initiative showed how industry partnerships can support health awareness and help build connections with a trusted local brand.



Figure 8: Closing Ceremony

The ceremony marked the end of the program and highlighted the ongoing commitment to promoting values, knowledge, and responsibility among young people.

Results and Discussion

SULAM Titian Ilmu: Weaving the Roots of Values received support from Universiti Teknologi MARA (UiTM), student contributions, and sponsorship from the Ministry of Domestic Trade and Cost of Living (KPDN), Newwin Engineering, Yayasan MR. DIY, and Farm Fresh. A highlight was a guest lecture by Inspector Ruzaimi Bin Rosmin on online scams and fraud prevention. The interactive sessions boosted students' confidence, improved their consumer knowledge, and also raised their awareness of digital safety. The programme also strengthened partnerships between UiTM, government agencies, schools, and sponsors, encouraging ongoing community involvement in the future and advancing digital literacy and social responsibility among the community.

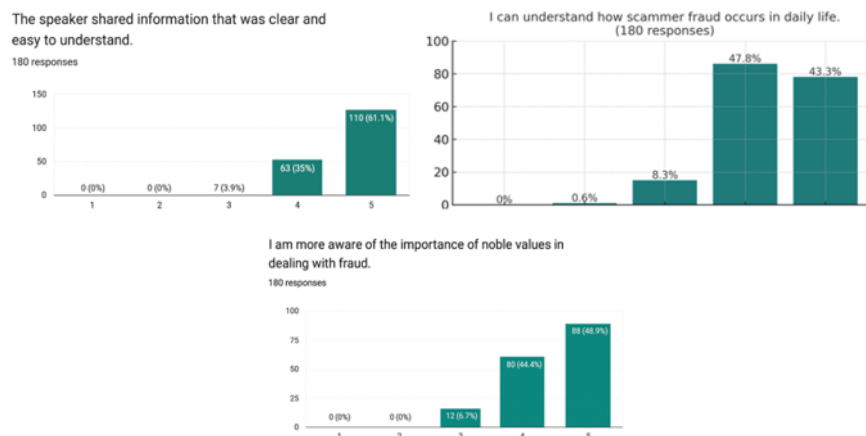


Figure 9: Feedback on the Content of the Speech Delivered

Feedback showed that it had achieved its learning objectives. In particular, 96% said that the speaker had presented the material clearly, 93% stated that their awareness of fraud prevention values had increased, and 91% said that they had gained a better understanding of scam tactics. These results show that the programme has successfully spread relevant knowledge and promoted critical awareness, underlining the need for preventive action against online fraud.



Figure 10: Feedback on the Program Objectives

The data shows that 94.4% of participants agreed or strongly agreed that they know how to protect themselves from scammers, while only 0.6% disagreed and 5% were neutral. This suggests the program was very effective in raising awareness and knowledge about scam prevention. In addition, 83.4% felt ready to handle online fraud, with just 1.1% disagreeing.

Overall, the results indicate that participants gained confidence, knowledge, and preparedness to deal with online fraud and scam threats.

Conclusion

SULAM Titian Ilmu: Weaving the Roots of Values showed that service-learning can successfully combine academic knowledge with community engagement. The initiative improved students' leadership, teamwork, and ethical awareness, while promoting value-based education, digital literacy, and resilience in the school community. The programme built strong cross-sector partnerships between the university and partners identified with reusable learning resources used, contributing to supporting SDG 4 (Quality Education) and SDG 17 (Partnerships for the Goals), providing a sustainable and repeatable model for higher education. Most participants responded with positive feedback, highlighting how the clarity and usefulness of the speaker's content on scam cases have helped them understand online safety. At the end of the programme, the participants responded on time management challenges, suggesting that more structured scheduling could improve future programme implementation. Overall, the program effectively increased cyber safety awareness, encouraged teamwork, and showed the value of service-learning in building community engagement and well-rounded graduates.

-
- Acknowledgements:** This study was supported by the Faculty of Administrative Science and Policy Studies (FSPPP), Universiti Teknologi MARA (UiTM).
- Funding Statement:** This research received financial support from Faculty of Administrative Science and Policy Studies (FSPPP), Universiti Teknologi MARA (UiTM).
- Conflict of Interest Statement:** The authors declare that there is no conflict of interest regarding the publication of this paper. All authors have contributed to this work and approved the final version of the manuscript for submission to the International Journal of Modern Education (IJMOE).
- Ethics Statement:** This study was conducted in accordance with ethical research standards. All procedures involving human participants were reviewed and approved by the faculty. Informed consent was obtained from all participants prior to data collection. Participation was voluntary, and respondents were assured of confidentiality and anonymity. The data collected were used solely for academic purposes.
- Author Contribution Statement:** All authors contributed significantly to the development of this manuscript. Suzei Mat Nurudin & Dr. Zarina Mohd Zain were responsible and worked together for the whole manuscript content. Starting from the conceptualization, methodology, and overall supervision of the study, handling data collection, analysis, and interpretation of results, and together contributed to the literature review, drafting, and critical revision of the manuscript. Both authors read and approved the final version of the manuscript before submission.
-

References

- Basyir, M. & Harun, H.N. (2022, September 26). *Online Scam Cases Increasing in Malaysia*. New Straits Times. <http://www.nst.com.my/news/nation/2022/09/834531/online-scam-cases-increasing-malaysia>.
- Bui, G. T. T., & Nguyen, H. T. M., (2021). Students' and teachers' perceptions on impacts of service-learning in a language course. *Pertanika Journal of Social Science & Humanities*, 29(S3), 69-84
- Chan, S. C., Ngai, G., Lam, C. H., & Kwan, K. P. (2020) How participation affects university students' perspectives towards mandatory service-learning. *Journal of Experiential Education*, 44(4), 137-151. <https://doi.org/10.1177/1053825920948889>
- Chariri, A., Sektiyani, W., Nurlina, N., & Wulandari, R.W. (2018). Individual characteristics, financial literacy and ability in detecting investment scams. *Jurnal Akuntansi Dan Auditing*, 15(1), 91-114.
- Culcasi, I., & Venegas, R. P. F. (2023). Service-learning and soft skill in higher education: A systematic literature review. *Open Journal per la formazione in rete*, 23(2), 24-43. <https://doi.org/10.36253/form-14639>
- Department of Higher Education Malaysia (2019), *Service-Learning Malaysia: University for Society*. Putrajaya: Ministry of Education Malaysia
- Diong, F. W., Phaik Kin Cheah, & Siah, P. C. (2025). Advancing understanding of service-learning: A case study of university in Malaysia. *Malaysian Journal of Learning and Instruction*, 22(1), 117-139. <https://doi.org/10.32890/mjli2025.22.1.7>
- Fidlizan Muhammad, Ahmad Zakirullah Mohammed Shaarani, Mohd Yahya Mohd Hussin, Salwa Amirah Awang and Rozilah Hamdan, Scam Awareness Gaps: A Survey on Malaysian Youth's Digital Habits and Knowledge, *International Journal of Religion* 2024 Volume: 5| Number 11 | pp. 3130 – 3141 ISSN: 2633-352X (Print) | ISSN: 2633-3538 (Online) ijor.co.uk DOI: <https://doi.org/10.61707/28kb8w07>
- Gonzales, A. D., HARMON, K. S., & Fenn III, N. E. (2020). Perceptions of service learning in pharmacy education: A systematic review. *Currents in Pharmacy Teaching and Learning*, 12(9), 1150-1161
- Hanoch, Y., & Wood, S. (2021). The Scams Among Us: who Falls Prey and Why. *Current Directions in Psychological Science*, 30(3), 260-266.
- Hidayath Hisham. Malaysia records RM1.2B losses due to Online Scams. The Malaysia Reserve. December 3rd, 2024. Retrieved on 12 April 2025. <https://themalaysianreserve.com/2024/12/03/malaysia-records-rm1-2b-losses-due-to-online-scams/>
- Jais, Z., Azmi, S.N.S., Hasini, N.F.M., Samsudin, S.N., Izhar, N.I., Idris, N.A. & Hassan, A.A.A. (2024). Online Scam: A Systematic Literature Review. 9(1), 257- 280. *Jurnal 'Ulwan* eISSN: 2600-7843 Jilid 9 (Bil.1) 2024: 257-280
- Jamhari, M. R., Nordin, M. S., Aripin, M. A., et al., Implementation of Service Learning in Malaysian Higher Educational Institutions: A Literature Review. *J Workforce Edu Res* 2024; 1(1): a0000518. <https://doi.org/10.36877/jwer.a0000518>
- Jusoh, W. N. H. W., & Nizar, N. M. S. (2022). Online Scams Awareness Among Muslim University Students in Malaysia. *Journal of Islamic*, 7(43).
- Kakulte, A., Dhamija, S., Kelkar, P., & Chaudhury, S. (2024). *Internet addiction and cyber fraud*. In S. Chaudhury (Ed.), *A guide to clinical psychology: Therapies* (pp. 219–234). Nova Science Publishers, Inc.

- Khadijah, A., & Syahrul, M.A.S. (2018). Love Scam in Selangor: An Exploratory Research on Modus Operandi in Cyber Crime towards Professional Women. *Jurnal Pembangunan Sosial*, 21(Sept.), 105-122.
- Lev, E., Maha, L.G., & Topliceanu, S.C. (2022). Financial frauds' victim profiles in developing countries. *Frontiers in Psychology*, 13, 1-14. <https://doi.org/10.3389/fpsyg.2022.999053>.
- Ma, K.W.F., & McKinnon, T. (2022). COVID-19 and cyber fraud: emerging threats during the pandemic. *Journal of Financial Crime*, 29(2), 433-446.
- Maharam Mamat, Najah Nadiyah Amran, Zainab Ismail, Maznah Ibrahim, Hamdi Ishak and Suria Baba, Service-Learning in Malaysia: Practice and Implementation in Four Public Universities. *International Journal of Civic Engineering and Technology*, 10(3), 2019, pp. 2850-2859
- Malaysia Ministry of Education (2012, September). *Preliminary Report Malaysian Education Blueprint 2013-2025*. <https://teachformalaysia.org/wp->.
- Mohamad, J., Baharun N., & Sedhu, D. S. (2024). The Implementation of Service-Learning Malaysia-University for Society (SULAM) programme at Universiti Teknologi MARA Perak Branch, Malaysia. *Journal of Creative Practice in Language Learning and Teaching*, 12(2), 49-62. [10.24191/cplt.v12i2.3617](https://doi.org/10.24191/cplt.v12i2.3617).
- Monroe, H., Carvajal, A., & Pattillo, C. (2010). Perils of Ponzi: regulators need to stop Ponzi schemes before they gain momentum, especially in developing countries. *Finance and Development*, 37-39
- Muhammad Adnan Pitchan, Ali Salman & Nadhirah Muhamad Arib, A Systematic Literature Review on Online Scams: Insights into Digital Literacy, Technological Innovations, and Victimology, *Jurnal Komunikasi: Malaysian Journal of Communication*, <https://ejournal.ukm.my/mjc> Jilid 41(1) 2025: 107-124, <https://doi.org/10.17576/JKMJC-2025-4101-07>
- Naseem, S., Fatima, S. H., Rafi, S. & Meraj, L. (2022). Perception of undergraduate medical students regarding civic responsibility through service learning by visiting persons with different abilities. *Journal of Rawalpindi Medical College*, 26(3), 497-502. <https://doi.org/10.37939/jrmc.v26i3.1984>
- Naufal, W. N. A. D. M., Aris, S. R. S., Wahi, R., Mohamed, A. M. D., Zulkipli, Z. A., Hashim, R. A., Si, e. m., & Yusof, M. M. M., (2024). Key Success factors for Implementation of Service-Learning Malaysia-University for Society (SULAM) Project at Higher Education Level: Community perspectives. *Asian Journal of University Education*, 20(1), 152-172.
- Pellerano, M. B., Fingerhut, L., Giordano, S., Kaul, E., Bapiste, B., Jimenez, M. E., & Jahn, E. (2023). Community partners' experiences with medical students' service learning activities. *Health Education Journal*, 82(3), 336-346. <https://doi.org/10.1177/0017896231157698>
- Peterson, J. C., Judge, K., & Pierce, D. A., (2012) Conducting a Community-Based Experiential- Learning Project to Address Fitness. *Journal of Physical Education, Recreation & Dance*, 83(6), 30-36. <https://doi.org/10.1080/07303084.2012.10598793>.
- Rizal, M.A.R. (2020). Online scammers and their mules in Malaysia. *Malaysian Journal of Law and Society*, 26(1), pp. 65-72.
- Salam, M. Awang Iskandar, D. N., Abang Ibrahim, D. H., et al., (2019), Service learning in higher education: A systematic literature review. *Asia Pacific Education Review*, 20(4), 573-593. <https://doi.org/10.1007/s12564-09580-6>
- Suhaini Mat Daud, Intan Shafina Suid, Hayazi Hanafi, Factors influencing online scam awareness among Malaysian civil servant, *Journal on Technical and Vocational*

Education (JTVE), Vol 10, No 1 (2025) eISSN: 0128-0821,
<http://upikpolimas.edu.my/ojs/>

- Wan Nur Arina Dayana Mohd Naufal, Sharipah Ruzaina Syed Aris, Rafeah Wahi, Ani Mazlina Dewi Mohamed, Zulinda Ayu Zulkipli, Rosna Awang Hashim, Elianawati M Si, Mohammad Mubarrak Mohd Yusof, Key Success Factors for Implementation of Service-Learning Malaysia University for Society (SULAM) Projects at Higher Education Level: Community Perspectives, *Asian Journal of University Education (AJUE)*, Volume 20, No 1, January 2024
- Wilson, S., Hassan, N. A., Khor, K. K., Sinnappan, S., Abu Bakar, A. R., & Tan, S. A. (2024). A holistic qualitative exploration on the perception of scams, scam techniques and effectiveness of anti-scam campaigns in Malaysia. *Journal of Financial Crime*, 31(5), 1140–1155. <https://doi.org/10.1108/JFC-06-2023-0151>
- Wilson, S., Hassan, N.A., Khor, K.K., Sinnappan, S., Abu Bakar, A.R., & Tan, S.A. (2023). A holistic qualitative exploration on the perception of scams, scam techniques and effectiveness of anti-scam campaigns in Malaysia. *Journal of Financial Crime*, (in print). <https://doi.org/10.1108/JFC-06-2023-0151>.
- Yusof, N. A., & Ariffin, M. Z. (2021). Service-learning and civic responsibility: *A Malaysian higher education perspective*. *Journal of Education and Society*, 14(1), 45–58.
- Yusof, N., Tengku Arifin, T. F., Awang-Hashim, R., Nordin, H., & Kaur, A. (2020). Challenges of service learning practices: Student and faculty perspectives from Malaysia. *Malaysia Journal of Learning and Instruction*, 17(2), 279-309
- Yusop, F. D., [Farah Dina Yusop] (2022, March 22), *Webinar Service-Learning Malaysia University for Society SULAM 2022* (YouTube). <https://www.youtube.com/watch?v=hmueUkT7194>