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THE LOVE SCAMS FRAUD CYBERCRIME IN MALAYSIA: CIVIL LAW AND SYARIAH PERSPECTIVES

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ABSTRACT

An increasingly common type of online fraud is "love scams," in which con artists create false online personas with victims to take advantage of them emotionally and financially. These frauds frequently prey on people who use the internet to look for love and companionship. They play on their emotions to win over their trust and then take their money. Love scams are not new, in fact, they are an increasingly common issue with devastating consequences by which in 2018 to June 2023, there were over 7,548 documented cases of love scams, with losses totaling more than RM382 million. This study aims to investigate the factors that lead to love scams, modus operandi used by those who commit them and its relation to the Malaysian civil law as well as the solutions to the fallout from love scams from Syariah perspectives. This research uses a multi-method approach to give light on this complicated issue and to create useful solutions that individuals or victims of love scams can use to lessen its negative effects. A review of various literatures was conducted. Articles and legal documents were also examined to identify relevant provisions of Malaysian civil law and Islamic law that relevant to the issue. This paper concludes with the complex realm of love scams, use a multi-method approach to illuminate the techniques used by the perpetrators, the weaknesses they take advantage of, and the applicable civil and Syariah legal frameworks. By examining the relationship between these legal frameworks and the realities of online fraud, this study aims to empower people who are looking for love online and provide potential victims with self-defense resources.

Keywords: *love scams, fraud, factors, modus operandi, solutions*

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Introduction

Hashim (2019) defines cybercrime as any type of crime committed in the virtual realm by making use of advances in information technology. Islam forbids this crime, which is done by careless people or organizations who are pursuing profit in an improper manner. Hacking systems and undermining communications are just two examples of the numerous criminal behaviors that take place in cyberspace and are referred to as cybercrime (Hamsi et al., 2015). In the Qur'an, this matter is discussed in the context of human behavior. This is to ensure they would not go beyond and follow their desires when they disregard God's law. In the Qur'an Allah SWT said:

Translation: "Indeed, we have sent down to you clear revelations, along with examples of those who had gone before you, and a lesson to the God-fearing".

(Al-Qur'an. Surah An-Nur, 24: 34)

Islam has laid out the fundamental rules for arranging life so that everyone is accorded the rights they are due, with no room for oppression or exploitation. Indeed, internet romance scams, also known as Nigerian scams or love scams, are a type of cybercrime in which the perpetrator pretends to develop a romantic relationship with the prey through social networking or dating websites in order to win their trust and affection before defrauding them (Whitty and Buchanan, 2012). To locate their victims and carry out their fraudulent actions, scammers primarily use social networking sites, dating apps, and e-mail addresses. These cybercriminals typically target single women who look for a company or love online and identify their victims through social engineering.

Cyber fraud is seen as a hybrid crime in Malaysia, indicating it is a traditional crime that has entered the online world. In the past five years, the number of cybercrimes, particularly cyber fraud, has tripled. Also, according to The Star newspaper, online love scams are on the rise in Malaysia and have turned into a serious issue that needs to be addressed. Additionally, at the beginning of 2020, MyCERT noted that there are more than 7,7447 cases of cyber fraud that have been reported, and it is speculated that the true numbers may be higher because victims may not report all their losses. It has been discovered that the most common sort of fraud recorded in Malaysia is internet fraud, which includes romance scams. Given the prior issue, this paper starts by discussing some contributing factors of love scams. The types and operating principles also known as the modus operandi of love frauds as well as the legal framework for such a crime in Malaysia are examined in the second section of this paper. Subsequently, the third section of the paper will present the crime of cyber love scams from Syariah perspective and its ways to overcome this love scam issue. It is believed that exposing the seriousness of cyber love scams is crucial for providing the local community with a true picture of what cyber love scams are particularly among women and teenage girls.

Literature Review

Back then in 2012, the Malaysian Police Department reported a loss of RM32.09 million due to the Internet Romance Scam. Further to this, from 4,001 cases in 2012 to 4,485 cases in 2013, Cyber Security Malaysia recorded an increase in romance scam cases in Malaysia. Dr. Amirudin Abdul Wahab, the chief executive of Cyber Security Malaysia, the organization received more than 740 notifications about the problem between 2011 and 2013. Recently, by the Minister of Finance through The Star newspaper, 31169 incidences of cybercrime in total were reported between 2021 and June 30, 2022. People have lost thousands of ringgits due to this fraud.

It is not surprising that there was a case as reported by New Straits Times newspaper this year in 2023 that a woman lost RM500,000 to her "lover" in a romance scam. The case was in Kuala Terengganu where a woman who works at a higher educational institution was defrauded by her "lover" whom she had met through social media, leaving her RM500,000 poorer. As stated by Assistant Commissioner Abdul Rahim Md Din, the chief of Kuala Terengganu District Police, the victim first met the man, who is believed to be a foreigner, in July 2020 through a dating website. He claimed that the suspect repeatedly requested cash from the victim from the beginning and provided a variety of reasons for his need for it. Over three years, the victim made 22 transfers totaling RM500,000 to various accounts provided by the suspect. The victim claimed that because she had known the suspect for a long time and loved him, she had given him all her money, including savings and profits from a personal loan.

Said Abdul Rahim, the victim didn't know she had been conned until her colleague revealed that the man was not the one who had been in contact with her the entire time.

There was another case that happened in Sibu revolving around RM1 million because of a love scam whereby a 56-year-old female clerk was cheated on by a man she met on Facebook as "Thomas Yeng Leong" and began dating in the middle of last year in 2022. She then used WhatsApp to get in touch with the suspect according to Datuk Mancha Ata, the deputy police commissioner for Sarawak. Mancha claimed that the suspect made up a story claiming to be an engineer working in London and requested financial assistance so he could buy chemicals for his business. The case is being investigated for cheating by Section 420 of the Penal Code. Most Internet love scammers operating in Malaysia are believed to make a living from the development of the country's banking and ICT infrastructure, which allows them to utilize the Internet easily and send money internationally fast through bank transaction services.

Results and Discussion

Some Causing Factors of Love Scam

Love scams have become more prevalent due to the widespread use of the internet and an evolving social landscape, which is characterised by a rise in urbanisation and a sense of isolation. This section explores the three main causes of cybercrime: easy access to the internet, loneliness, and a lack of knowledge about cybersecurity. Comprehending these vulnerabilities becomes crucial in neutralising the deceptive strategies employed by love fraudsters and ensuring the safety of virtual communities.

Factor 1: Easy internet access

According to (Salman & Pulungan, 2017), these days, people make their own social media platforms, like Facebook and Instagram, utilizing technology. You can communicate with people from anywhere in the nation using these platforms. Love scams are one type of cyber fraud that is still common among social media users, although only a small percentage of people are aware of this. Since 2008, there have been love scams (Whitty, 2015), which are deceptive schemes to obtain money illegally. One of the reasons for an increase in the number of love scams among Malaysians is their active usage of social media. For instance, the Deputy Director (Investigation) Commercial Crime Investigation Department (CCID) Datuk S. Sasikala Devi stated that individuals who are frequently active on social media, such as Facebook, and who readily make friends on the internet are vulnerable to love scams, based on a study conducted by the Polis Diraja Malaysia (PDRM) through case reports (Mokhtar, 2021b). Furthermore, a survey revealed that since the Pandemic Covid-19 outbreak, Malaysians have used social media more frequently—4.1 percent, or one million users, between April 2019 and January 2020. Furthermore, data indicates that 26 million individuals in Malaysia actively use social media, accounting for 81% of the country's entire population according to (Simon, 2020).

Scammers start an online friendship or relationship with the victim through dating apps which are numerous nowadays. Additionally, those who use social media to find a partner will be persuaded to disclose information about themselves, including finances, happiness, education, employment, and marital status, along with their profile image (Alavi et al., 2018). Inadvertently, this draws con artists to initiate love scam operations. Additionally, the proliferation of dating applications like Tinder, Omi, and Litmatch may be contributing to the rise in love scam crimes. Due to this technological superiority, they have access to thousands of individuals and are aware that some would fall for their fraud.

Factor 2: Loneliness

In conjunction with the first factor mentioned before, people frequently use loneliness as a justification for using online dating services. Love scam victims typically have complicated relationships, are dissatisfied with their current partners, desire a change in their lives, and are lonely. They are seeking someone to listen to them out loud or to share their troubles with. Being lonely is caused by lacking a certain, necessary relationship or group of relationships. A variety of numerous research shows that this group of people is susceptible to love scam fraud. Meanwhile, introverted individuals are also having trouble interacting with others, forming friendships, participating in social events, participating in group discussions, and genuinely dating. As a result, their propensity to interact and not speak with their

partner in person will make it difficult for them to stay in touch, and lonely people will look for relationships on the internet, which is their main source of social interaction.

As explained by Selangor Deputy Chief of Police, Datuk S Sasikala Devi, lonely individuals, whether they have lost their spouse or live alone, are often targeted by love scam syndicates. These people spend a lot of time surfing social media to fill the void and then looking for new contacts to get rid of the loneliness. There are also individuals who share personal problems on social media and fraudsters see it as an opportunity to deceive the victim. When they got to know each other on social media, they found that the suspect supposedly cares and often gives advice to make the victim fall in love.

Factor 3: Lack of awareness on cybersecurity

In accordance with (Saad, 2018; Salleh, 2022; Zainal Abidin et al., 2018), another reason why internet users are more prone to fall victim to love scams is a lack of knowledge and awareness of cybersecurity. The consequences of not knowing about cybersecurity were not great. Basically, because they are unfamiliar with cyberspace, internet users are more likely to become victims to scammers and become involved in cybercrime (Kamalulail et al., 2022). According to Kamalulail et al. (2022), knowledge elements hold greater significance than any demographic, social media attitudes, or environmental factors. It is essential that individuals possess the information and skills necessary to manage their social media accounts as users (Saizan & Singh, 2018). Moreover, by taking precautions with cybersecurity, the tragedy of cybercrimes can be decreased.

Knowledge plays a role in financial exploitation, which enhances the possibility of fraud. According to (Norris et al., 2019), individuals who possess greater degrees of computer self-efficacy, web expertise, and security knowledge are less vulnerable to online fraud. One of the main causes of this scam's recurrence is lack of awareness. Online scams can be avoided by victims who possess a strong sense of awareness, particularly when it comes to exercising caution when transacting with anonymous people. On top of that, people may be more vulnerable to romance fraudsters if they are unaware of them or their approaches and schemes.

Cybercrime Modus Operandi and the Malaysian Civil Law

Like a predatory animal stalking its prey, love scammers meticulously execute a cyclical Modus Operandi, leaving a trail of emotional and financial devastation in their wake. This section reveals the four phases of their deceptive choreography which are creating a false identity, building trust through emotional investment, obtaining money via manipulative means, and suddenly vanishing when their demands are fulfilled. Understanding the particulars of this approach will enable potential victims to be vigilant and knowledgeable enough to recognise and foil these shady operations.

Falsification of identity

To win over their victims' confidence and devotion, scammers use fictitious accounts or create a fake profile on dating websites, and social media sites. To be able to attract possible victims, con artists craft enticing and appealing profiles. In addition, they also pose as attractive people while using photos that they stole. An examination of criminal profiles revealed that con artists post fictitious images of themselves living luxuriously with exaggerated profiles. Identity or profile spoofing is the use of another person's details for one's own benefit without that person's consent. A person who registers a communications and multimedia service with the intent to commit fraud or treachery is in violation of section 233 of the Communications and Multimedia Act 1998 and can be subject to a maximum fine of RM300,000, up to three years in prison, or both. What is more, Facebook, Twitter and Instagram are the most popular social sites in Malaysia and nowadays there are many mediums to find a mate or partner such as Omi, Tinder and Litmatch. According to Ministry of Communications and Digital, 28 million people, or 86% of the total population, were active on social media in Malaysia. The Secretary-General of the Ministry of Communications and Multimedia (KKMM), Datuk Seri Mohammad Mentek said the statistics also show that Malaysians are among the most active users of social media and that the number of users has increased by two million or seven percent within a year from 2020. The statement above proves that social media is a platform for these con artists to commit love scam crimes because people spend more than three hours with their smartphone in their daily lives.

Gain trust

The following of the love scammer modus operandi is building trust whereby the scammer spends time getting to know the victim, messaging them back and forth, and fostering an online love relationship. At this point, con artists pose as friends, and passionate towards their victim. The scammer will use words that show trustworthiness (like "Trust me" or "I believe in you"), expressions of attraction (like "I miss you every day" or "You are my type"), and victim prioritization (like "This is only for you" or "...wherever you go" or "now or never") in order to strengthen the relationship and foster trust. Furthermore, the sharing of personal information through the act of self-disclosure (Henderson & Gilding, 2004; Benwell and Stokoe, 2006) will provide the impression that fraudsters are sincere individuals (Higgins and Walker, 2012; Koon & Yoong, 2013) who put their faith in other people. When strangers get to know one another, this act fosters instant reciprocal trust (Carter, 2015).

Financial manipulation and extortion

Scammers may begin demanding financial assistance from victims once they have earned their confidence and sympathy or the victims may be forced to give money through wire transfers, online payment platforms, or even by giving their banking information once they have become emotionally invested in and trusted by the scammers. This assistance could be in the form of medical bills or other circumstances where the victim would need to transfer money. The scammers may continue to exploit the victims by demanding more money or threatening to expose personal information or intimate conversations if the victims refuse to comply.

There are many cases that happened in Malaysia regarding this issue and one of them is the case of *Public Prosecutor v Wang Jianquan* [2021] MLJU 1708. A significant case in Malaysian law, *Public Prosecutor v. Wang Jianquan*, emphasises the dangers of falling for "love scams" or "romance scams." Two Chinese citizens, Wang Jianquan and an additional person, were charged in this case with masterminding a love scam that scammed multiple Chinese victims out of millions of ringgits. The scam operated by Wang Jianquan and his accomplice involved creating fake online personas on social media platforms to target potential victims, primarily Chinese nationals residing in China. The perpetrators would take on the personas of wealthy individuals or prosperous businesspeople and initiate online relationships with their victims to win their trust and affection. After the scammers had developed a close emotional bond with their targets, they would begin to present investment options with the promise of large profits. The victims would pour large quantities of money into the alleged schemes, deluded by their newfound love and the promise of instant riches. Nevertheless, the victims would ultimately lose their hard-earned money because these investments were nothing more than sophisticated scams.

Following information about the scam, the Malaysian authorities opened an investigation and detained Wang Jianquan and his accomplice. The investigation's findings demonstrated the scope of the fraud, which resulted in numerous victims losing large amounts of money. The case of *Public Prosecutor v Wang Jianquan* was brought before the Malaysian courts, where the accused faced charges of cheating and money laundering. The prosecution made a strong case, highlighting the victims' large financial losses as well as the scam's dishonest nature. In 2021, Wang Jianquan was found guilty of criminal conspiracy and given a conviction. He was given a sentence of one month in prison and an RM8,000 fine, with two months in prison if the fine was not paid. The case is related to online fraud and the use of obscene videos to extort money from victims. In Malaysian jurisprudence, the *Public Prosecutor v. Wang Jianquan* case is noteworthy because it establishes a standard for handling love scams and other financial crimes. The case also serves as a warning to anyone who might be susceptible to similar scams, highlighting the necessity of exercising caution and vigilance while interacting with people online.

In this case, section 420 of the penal code was applied by the magistrate to sentence the defendant, namely Wang Jianquan. Section 420 of the Penal Code states that, 'whoever cheats and thereby dishonestly induces the delivery of any property to any person, or the making of any document by which any right or liability is, in whole or in part, created, extinguished, altered, or transferred, shall be punished with imprisonment for a term which may extend to ten years, and shall also be liable to fine'. The prosecution claimed that Wang Jianquan had deceived multiple Chinese citizens by posing as in love with them and coercing them into sending money to him. Wang Jianquan was shown by the

prosecution to have made up social media profiles, used photographs that had been stolen, and had lengthy online chats with his victims. Eventually, the victims were convinced to pay substantial amounts of money to Wang Jianquan under the pretence that they were investing in their future together.

Vanishing act

In Malaysia, vanishing act is a popular strategy employed by love fraudsters. After winning the victim's confidence and devotion, the con artist abruptly ends all communication with them. The victim of this abrupt disappearance may experience financial depletion, confusion, and heartbreak.

Online platforms are the medium used by love fraudsters to communicate with their victims. They might make up accounts on dating apps or social media where they pretend to be well-off people or prosperous business owners. After that, they will start dating their victims virtually to win their respect and admiration. The con artists will begin presenting investment options to the victim once they feel they have developed a strong emotional bond with them. Even though these investment possibilities are frequently false, con artists will utilise their skill to persuade their victims to let go away their money. Once the victims have made an investment, the con artists will vanish out of sight. In addition to changing the victims' phone numbers, they will cease answering their emails and texts and ban them on social media.

Love Scams Fraud Cybercrime and Syariah Perspective

"Love scams," "romance scams," or "online dating scams," involves creating a romantic relationship with a victim over the internet before deceiving them into transferring money or disclosing personal information. For victims, these schemes can have severe financial and emotional effects. Fraud and deception are regarded as among the most serious faults in Islam. The Koran says, "Woe to the defrauders (those who give less in trade than they have taken)." (Al-Mutaffifin, Surah 83:1-3) This means that, in the context of love scams, it is banned (haram) to deceive someone into sending you money or exposing personal information, to pose as someone you are not, or to earn someone's trust by using fake identities.

Regarding love scams, there are a few Syariah concepts that are significant. Islam requires its adherents to uphold these values, which include honesty and truthfulness, in all of their dealings, including those conducted online. Furthermore, it is the duty of Muslims to safeguard others from harm-both physical and psychological. Muslims should abstain from love frauds since they can seriously damage the emotional well-being of their victims. In addition, preserving money necessitates Muslims care for their prosperity rather than wasting it. Sending money to con artists is a way to waste money. What is more, maintaining one's reputation. Muslims should take precautions to protect their reputation and abstain from actions that can harm it. One's reputation can be harmed by love scams in both the Muslim community and in society.

Those who engage in love scams may face several consequences in the Syariah context. Among these consequences could be sin. In Islam, it is forbidden to engage in love scams, and those who do so will face judgement in the hereafter. Secondly, people who participate in love scams will lose the trust of others, which will affect the Muslim community and society at large. Financial loss is another. It is possible for victims of love scams to sustain large financial losses.

Ways to Overcome the Consequences of Love Scam

In general, every party contributes significantly to the fight against love fraud. Whether it is the person, the community, or the government is irrelevant. But the people who are closest to us which our own family should be concerned and not take it lightly if one of them falls for a love scam. Since we are Muslims, they ought to assist one another. There are numerous methods we might imitate, particularly the one dictated by Syariah, to help victims of love scams and prevent falling for the deceit of love. Islam has provided instruction on what to do and what not to do since its inception. So, the rest is up to us humans to try whether to follow it or violate it.

Avoid spending too much time on the internet or social media

Limiting your use of social media and the internet is a way to prevent falling for love frauds. The tendency of people to waste time on online dating is the aspect that contributed to the surge in love frauds. Malaysians are more likely to fall victim to a love scam because they use dating apps and spend more time on social media and the internet. According to (Marietta Mu, 2022), since we were cut off from our regular support system during the lockdowns caused by the Covid-19 epidemic, many of us may have felt lonely and yearned for company. We also know that these individuals are particularly vulnerable to love scams. People can engage in more good activities, such as praying, reciting the Quran, hanging out with family and friends, attending social classes, baking cakes, and other beneficial pursuits, in place of wasting time on dating apps. They may protect themselves from becoming involved in unethical acts in this way. Allah said in surah Al-Isra' verse 32, meaning.

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

(Al-Quran. Surah Al-Isra', 17:32)

On top of that, there are many positive consequences if people refrain from utilising social media or the internet excessively and one of them is it may reduce exposure to potential scammers. People are less likely to run into con artists who are actively looking for victims on dating apps, social networking sites, and other online venues if you spend less time online. Next, protection of personal information. By limiting your online presence and being cautious about sharing personal information, you reduce the risk of scammers gaining access to sensitive details they can use to manipulate and exploit you. Moreover, if people spend less time surfing social media it may improve emotional health. This is because excessive internet and social media use may worsen feelings of isolation and loneliness, which leaves people more vulnerable to the emotional lures of scammers. Limiting time on the internet can help the victim feel better emotionally.

Reading a lot of news or current issues

Reading a lot of news or current affairs is another point. Reading extensively can help you become more knowledgeable in addition to keeping up with the newest trends and current issues. We will be seen as out of touch if we do not know as much about current events. Islam itself promotes extensive reading among its adherents. Reading as a habit is a good place to start when it comes to creating and sharing information. This is demonstrated by Surah Al- 'Alaq, which describes a significant and historic event in the history of Islam whereby the Prophet Muhammad got the first revelation in the Cave of Hira, due to Jibril, who instructed him to read. It is clear that reading is a doorway to knowledge that positively influences how society's minds evolve (Niceday2u, 2020). If the content that we read suddenly has a strong connection to the problem of love fraud, we should pay attention to it and perhaps even learn something. Naturally, we can then apply it to our day-to-day activities. Especially if we are just starting to get used to the world of romance, through social media platforms. At least we may take the initial move to end the relationship when we recognise the warning indications that we are being taken advantage of by a love scam.

You can avoid falling for love scams by keeping up with the latest scams by reading news articles and current issues. It is critical to be informed on the most recent frauds as con artists are always coming up with new strategies. On top of that, this may improve your awareness of your environment. You have a better chance of spotting any frauds when you are aware of what is going on in the globe. Furthermore, reading can help us cultivate a healthy scepticism, which can both make us feel more powerful and prevent us from falling victim to con artists. Knowing about scams will give you greater confidence to defend yourself against them.

Fix the relationship with the family members.

On the other hand, some victims of the crime of love scam have severed and cut off their ties with their family members. This is when they disobey their obligations to their kids, parents, and other family members. So, mending their relationship with family members is the remedy that they, or the victims of the love fraud, should perform. When you make a mistake, attempt to learn from it and avoid making

the same one twice. Try to appreciate family after that. We need our parents' guidance in family life because it helps ensure that previous incidents won't recur (Istiqomah, 2020). Having positive relationships within the family has several advantages 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, the crime of love will be less common and prevented from occurring more frequently and cruelly if society upholds positive relationships between families. As Allah SWT stated in Surah An-Nisa verse 36, it's critical to treat family members well and sustain interpersonal ties (Maslina Alias, 2015).

Translation: "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"

(Al-Quran. Surah An-Nisa', 4:36)

Being the target of a love scam may be a very lonely and upsetting experience. Following such a betrayal, people frequently experience trust issues and may distance themselves from their circle of friends, including their families but repairing damaged bonds with family members can be very important to the recovery process. Fixing ties with family members is crucial to overcome love frauds. This is because, as human beings, we need emotional support to keep moving forward. Family can offer priceless emotional support during this challenging period. They can provide a secure environment for processing and expressing feelings that are typical following a love fraud, including sadness, rage, and shame. It can make victims feel less alone and more validated in their experiences to have a network of supporters. Moreover, fixing relationships with family members may improve mental health. Social isolation is a major risk factor for depression and anxiety, both of which can be exacerbated by the trauma of a love scam. Reconnecting with family can combat isolation and provide a sense of belonging, which can significantly improve mental well-being and promote emotional healing.

Conclusion

In a nutshell the starting point of love scams occurs when an individual shares personal information freely on social media or to a stranger who preys on the victim by faking their look, their job, and their financial until the victim falls prey to the scammer. In addition to being illegal, love scams have an adverse impact on people, communities, and the nation. Furthermore, love scams may result in the breakdown of familial ties and, more concerning, in the victim's decision to take their own life owing to the mounting stress of life. Islam, as far as we are aware, prohibits self-destructive behaviour. Verse 194 of Surah Al-Baqarah provides evidence, as stated by Allah SWT,

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

(Al-Quran. Surah Al-Baqarah, 2:194)

In order to stop this crime from happening in the future, proactive steps must be taken by the government, society, and individual citizens. As we can see, people attempt to text each other to start a relationship with someone of the opposing gender. This is known as the love scam. This can be prevented if people can control their nafs from chatting to the opposite gender unnecessarily and refrains from approaching strangers. In Surah Al-Isra' verse 32, Allah SWT stated,

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

(Al-Quran. Surah Al-Isra', 17:32)

Moreover, the internet makes it easier to spread awareness about love frauds, therefore society shouldn't keep quiet about them. NGOs, for example, may take this occasion to produce posters or videos showing the syndicate's modus operandi, which the community could then disseminate and use as a warning to be cautious when interacting with strangers they encounter online. The government's role is also essential since it has the authority to regulate and guarantee the well-being of a nation's citizens. The government can stop love scams from happening by toughening up on the arrest of the fraudster and punishing offenders more severely. This is to uphold the fifth Maqasid Syariah, which is to safeguard

assets and enhance community security. On the other hand, everyone engaged needs to take the starting step in order to control the love scam issue at the very least and enable all Malaysian communities to take preventive action.

The study fills a knowledge gap in academic by looking at the causes of love scams, strategies or modus operandi of love scam, and resolutions of love scams from an Islamic approach. This gives an alternative perspective that enhances the body of knowledge already available on frauds and cybercrime. On the other hand, the results indicate the important and rising number of love scam cases in Malaysia in terms of national contribution. Law enforcement organisations, legislators, and other pertinent stakeholders may become more aware of this, which may lead to the implementation of preventative measures and public awareness campaigns regarding the dangers and strategies of love scams. Consequently, the goals of this investigation have been fulfilled.

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