RESEARCH ARTICLE

STRATEGIES USED BY THE AUTHORITIES IN DEALING WITH ONLINE PURCHASING FRAUD

Amirah Madihah Adnan, Norhoneydayatie Abdul Manap and Zamzuri Zakaria
Shariah Research Centre, The National University of Malaysia.

………………………………………………………………………………………………....

Manuscript Info	*Abstract*
…………………….	………………………………………………………………
	Cases of online purchase fraud are escalating and this has created concerns about the level of security available for online users. Previous studies have provided solutions to deal with the risk of fraud when using the Internet but no study has focused on discussions about the strategies employed by the Malaysian authorities when dealing with online purchase fraud. Therefore, this study aims to discuss the strategies employed by Malaysian authorities to make online purchasing safe for online users. This qualitative study employed the interview method and content analysis to collect and analyse data, respectively. The documents analysed included journal articles by past researchers, while interviews were conducted with government and non-government agencies that are directly involved with online users. Findings show that the authorities have disseminated consumer information and education through the media, provided channels for lodging complaints, communicated directly with sales service providers, conducted monitoring and inspections, enforced the disclosure of eight vital pieces of information according to P.U (A) 458, encouraged the procurement of the SSM BizTrust certificate, established collaborations with related agencies and conducted research. It is hoped that the suggested improvements can be implemented so that the implemented strategies can have a more positive effect.

………………………………………………………………………………………………....

Introduction:-
Fraud cases are now widely reported in the community. Large-scale fraud cases, such as the Macau scam, are frequently reported in the press because they cause losses that can reach hundreds of thousands of ringgit (Nurbazla et al. 2021). Online purchase fraud is also widely reported although the losses faced by each fraud victim is not that large when compared to the Macau scam. Since every user has the right to make online purchases that are safe and free from fraudulent activities, authorities, such as government and non-government agencies, have tried to strategize when dealing with this matter and prevent any further occurrence.

Literature Review:-
Nurul Atikaf et al. (2020) investigated the practice of self-protection by students when performing online purchases. The study involved 400 respondents and found that self-efficacy, consumer education media, safety preferences and subjective norms created a positive and significant relationship with self-protection practices, where safety

Corresponding Author:- Norhoneydayatie Abdul Manap
Address:- Shariah Research Centre, The National University of Malaysia.

889

preferences were found to be the most influential predictor of these practices. The study suggests that consumers should first identify the strategies that would protect them from online purchase fraud because self-protection is the best protection against becoming victims of fraud (Nurul Atikaf et al. 2020). Additionally, consumers should not rely entirely on the government and existing law enforcement agencies to protect their rights. Conversely, users are advised to be independent and prioritize self-protection practices (Boush et al., 2015).

Muhammad Nuruddeen and Yuhanif (2021) revealed the need for clear e-commerce legislation and regulation. Although the drafting of current e-commerce laws is based on the United Nations Commission on International Trade Law (UNCITRAL) on E-commerce (UMLE) model that has been implemented in many countries including Malaysia, the UMLE model has not been reviewed for a long time. Therefore, Muhammad Nuruddeen and Yuhanif recommended specific amendments to the UMLE such as consumers' right to obtain a receipt for every online purchase, detailed definition of e-commerce as well as prohibiting the inclusion of unfair trade terms. They suggested that e-commerce norms and regulations should be aligned with current technological developments and realities.

In order to promote safe online purchases, Farhanin, Zuhairah, Nazli and Norhasliza (2021) emphasized that traders should comply with the Sale of Goods Act 1957 regarding the breach of promise in the case where the consumer retains the right to cancel a contract if the goods received are not according to the description in the advertisement. Therefore, existing legislation needs to ensure compliance through enforcement by the full involvement of the relevant authorities.

The suspicious nature of users can be determined through certain signals. One signal is the involvement of sales agents while shopping online, which increases the level of a consumer's suspicion. However, this can be controlled by being transparent and providing pertinent information to users (Moran 2020). Therefore, traders are advised to be transparent and provide sufficient information to consumers (Norhasliza & Nor Aida 2021). Soomro et al. (2021) emphasized on the importance of every organization having a policy that will impart a significant effect on controlling fraud cases (Njenga & Osiemo 2013). To ensure that this goal is achieved, each policy must be evaluated to ensure its level of effectiveness (Ji et al. 2007) and also constantly updated (Liu et al. 2010).

Reiseg and Holtfreter (2013) reiterated about the need for fraud prevention and increased community awareness among older consumers. One such fraud prevention method that should exist in the e-commerce platform is the AnTi-Fraud system (ATS) introduced by Weng et al. (2018), which can successfully detect forgery or falsification on the Taobao platform with 98.16% accuracy rate. This system can be adapted to detect and prevent fraud when users make online purchases.

Although several studies have provided solutions for dealing with fraud when using the Internet, no study has focused on the strategies adopted by Malaysian authorities in dealing with fraud associated with online purchases. Therefore, this study will discuss the strategies adopted by Malaysian authorities to provide a safe and secure platform for online purchasing.

Methodology of the Study:-
This qualitative study adopted the content analysis method to analyse primary and secondary data that were collected through semi-structured interviews and a literature review, respectively. Primary data were obtained from interview sessions with respondents, while secondary data were obtained from published materials or those prepared by the consumer groups themselves, including annual reports, statistics on online purchase fraud and consumer education materials. Secondary data also involved newspaper reports and journal articles related to the research question.

Interview sessions involved six respondents representing five consumer-related stakeholders who are active in handling consumerism issues in Malaysia, especially in relation to online purchase fraud. The respondents represented were the Ministry of Domestic Trade and Consumer Affairs (KPDNHEP), Federation of Malaysian Consumer Associations (FOMCA), Royal Malaysian Police (PDRM), Malaysian Cyber Consumer Association (MCCA) and the Malaysian Muslim Consumer Association (PPIM).

KPDNHEP was selected as it represents the government's main agency for handling consumer affairs, such as enacting policies and strategies as well as studying matters related to the development of domestic trade and the

field of consumerism. KPDNHEP also plays a role in raising consumer awareness and education through consumer movements that exist throughout Malaysia, for example with the establishment of Rakan KPDNHEP in 2001.

Consumer affairs is also advocated by private agencies, such as FOMCA, which was established through a combination of state-level consumer associations in stages on June 10, 1973. FOMCA has played an active role in the international scene through its appointment to the Board of Directors of Consumers International (CI) until 2003. FOMCA has established a joint venture with Bank Negara Malaysia for the periodical publication of the Ringgit magazine to increase consumers' awareness of financial issues.

MCCA was selected because of its direct involvement in handling cybercrime cases. MCCA, through its source of authority established in Communications and Multimedia Act 1998, plays an important role in supervising, controlling and enforcing laws related to communication and multimedia activities in Malaysia. It also has the authority to investigate consumer complaints concerning the issue of fraud in online buying and selling activities.

PDRM, through its Commercial Crime Investigation Department under the Cyber and Multimedia Crime Division, is responsible for handling online purchase fraud cases. PDRM also cooperates with MCCA and Bank Negara Malaysia in tracking down suspects, mainly in cybercrime cases involving money that can reach hundreds of thousands of Malaysian ringgit. The main role of the Commercial Crime Investigation Department is to arrest, conduct investigations and prosecute offenders involved in cases concerning fraud, forgery, cybercrime and so on, whether committed by individuals or syndicates.

MCCA also plays a role in consumer affairs involving the cyber platform. The purpose of its establishment is to lend a voice to cyber users when upholding their rights (e.g., lodging complaints to the authorities) as well as channelling diverse consumer education to all levels of users. The MCCA defends consumers victimized by cybercrime, which also includes online purchase fraud. The MCCA has taken the initiative to provide an advocacy platform to ensure that users' knowledge about consumerism is consistent with contemporary conditions.

PPIM is a non-governmental agency that was established in June 1997 as an initiative to counter changes in consumerism from an Islamic perspective. PPIM activists are vehemently pursuing consumerism issues that involve unfairness, biasness and persecution of Muslim consumers, including the issue of online shopping fraud by emphasizing on the importance of halal issues and Syariah compliance for Muslims.

Obtaining consent from prospective interviewees was carried out via emails followed by a telephone call. Five of the six consumer groups selected had agreed to be interviewed, however, the interview with PPIM was not conducted face-to-face but through a webinar organized by the researcher. The MCCA declined to be interviewed because they felt that the interview would be best handled by KPDNHEP. Therefore, findings of this study do not mention MCCA as this study failed to obtain any relevant information from MCCA.

An interview session agreed upon by both parties was then arranged. All interviews lasted for approximately one hour and conducted in the respondent's office, which was a very conducive environment for an interview. Respondents also agreed for the interview sessions to be recorded. All audio recordings were then transcribed in-verbatim and the transcriptions were examined and read repeatedly before analysing the data. Several themes were established based on the transcription after discussions were held amongst the researchers. Contents of the transcriptions were broken down and organized according to the themes by using the Microsoft Excel software. The main theme representing the 'factors that increase fraud' was divided into 6 sub-themes, as described in Diagram 1.1.

Table 1.1:- Thematic analysis of the interview findings.

Main Theme	Sub-theme 1	Sub-theme 2	Sub-theme 3	Sub-theme 4	Sub-theme 5	Sub-theme 6
				Television		
				Radio		
				Newspaper		
				Infographics		
				Websites		
				Videos		

				Social Media	Twitter, Instagram, Facebook	
Preventive measures by government and non-government agencies	Advocation of Consumer Information	Channels for disseminating news/information	Media	Magazines	Publishing the RINGGIT magazine (collaboration with BNM)	
				Publishing guideline material	Guidelines for conducting online transactions	Creating awareness about risks
						Providing protection measures
					Electronic guideline material regarding online purchasing	
			Consumer Education	Preparing the module	Graduate Consumer Movement (IHL)	
					School-level Consumer Club (Secondary school)	
					Co-curriculum activities	
					Offering Consumer Protection Law as a subject (IHL)	
				Lectures		
				Roadshows to schools and the community		
				Online webinars		
			Involvement			
			Identified perpetrator	Complaints to TTPM		
			Unidentified perpetrator	Complaints to PDRM		
		Channels for conveying complaints	KPDNHEP	KPDNHEP Portal		
				Hotline		
				Lodge a complaint personally at the office/ branch		
				Enforcement command centre		
				Email		

					Complaint letter		
					EasyAdu application		
					State enforcement operations room		
					WhatsApp application		
		Contents		The seller will not be required to reimburse			
				Always be careful	Be careful with illogical or "unbelievable" offers		
					Be careful with false documents		
					Do not be easily influenced	'Buy 1 Free 1' promotion	
						Good quality products are sold at low prices	
					Ensure the correct webpage is accessed		
				Choose a secure payment method	Middlemen or agents who collect payment	Cash-on-delivery (COD)	
				Do not freely divulge personal details			
				Do not be hasty	Verify the background of the merchant/ platform	Check the ratings and comments/ reviews	
						Verify with SSM	
						Verify with BizTrust (SSM)	
						Verify with the "checkmule" portal	
						Understand the terms and conditions	
						Check the mode of payment	
				Be absolutely certain of the merchant's identity			

			Encourage a pro-active attitude			

Findings
Following the problem of online purchase fraud that is difficult to curb due to its nature that relies on rapidly developing technology, the authorities have put together several strategies to control this problem. These strategies are pursued by government and non-government entities who are concerned about the welfare of consumers in Malaysia.

Advocating Consumer Information
a) Media
The authorities use media channels in an effort to disseminate consumer information. This is because the media plays a critical role in the daily delivery of information to civil society. Therefore, consumer-related stakeholders have collaborated with the media to spread consumerism-related material to consumers. Their efforts include participation in radio talk shows, such as Bernama (MCCA 2020) and Hot.fm (Socklingam, 2021), television interviews on TV9 and Bernama TV (FOMCA; Socklingam, 2021), including the publication of the Ringgit magazine (FOMCA 2020), Consumer Capsule newspaper (KPDNHEP), as well as articles featured in Sinar Harian, Harian Metro, Berita Harian, Kosmo and The Star newspapers (Socklingam, 2021).

Advocacy activities usually take place through the Internet, which can be accessed faster and is global in nature. Involvement of consumer-related groups in the community through social media makes it easier for conveying alerts, notifications and information to users. This is a good initiative to bring the organization closer to the younger generation who spend a lot of time browsing social media sites, such as TikTok, Twitter, Facebook and Instagram (Jamilah et al. 2015). KPDNHEP emphasises a lot on social media interaction through postings in the form of interactive writing. This is because interactive writing attracts the attention of users as the delivery method provides a fresher and more interesting perspective through pictures, cartoon illustrations and conversations (Socklingam, 2021).

Illustration 1.1: Messages in the form of interactive writings
(Source: https://twitter.com/kpdnhep/status/1537614726351691776)

Consumer-oriented stakeholders also have websites that are constantly updated for the reference of various parties, including consumers and traders. The website developed by KPDNHEP and FOMCA (https://www.kpdnhep.gov.my and http://www.fomca.org.my) contains various consumer-related materials, such as the link https://ebook.kpdnhep.gov.my/ebook/, which contains consumer reference materials in the form of pertinent legislation, regulations, guidebooks, magazines and videos. The existence of this e-book site not only acts as a search site, but also allows users to download and print copies. In addition, pamphlets such as Consumer Self-Protection Handbook (2016), Guide to Conducting Online Transactions for Consumers (2020) and Guidelines for Avoiding False or Misleading Advertisements (2020) have been published by KPDNHEP (KPDNHEP 2020).

Besides KPDNHEP, FOMCA also actively updates its website on the https://www.fomca.org.my/v1/index.php portal, which is loaded with articles, user info and publication materials for users' reference. FOMCA categorizes its consumer brochures into several types, including consumer education brochures and consumer information brochures including articles published under the Consumer Thought Series and Important Magazine (FOMCA Resource and Media Centre, d.uk.). The cooperation between FOMCA and KPDNHEP has also created consumer guide pamphlets that have been uploaded in FOMCA's website, namely the Consumer Guide To Advertisements and Importance of Labelling to Consumers.

b) Education
Consumer education should be emphasized in order to produce consumers who are knowledgeable, skilled, talented, capable and responsible (KPDNKK & FOMCA 2011). One important thing every consumer must know is his/her rights that have been established by law in order to protect consumers' interests (FOMCA 2020). Some of these rights are the right to obtain basic needs, right to obtain security, right to obtain information, right to make choices, right to speak, right to obtain compensation, right to consumer education and the right to live in a healthy and safe environment. Every consumer should be aware of all these eight rights. In fact, every member of society is a

consumer because each member cannot run away from using a resource to continue living on a daily basis. Therefore, knowledge of consumer rights plays a crucial role for consumers in the process of securing the resources they deserve.

Consumers also need to be aware and fulfil their responsibilities and roles that precede the eight rights mentioned earlier. First, the consumer must play a role in submitting criticisms in the event of any misuse or abuse of consumers' rights. Second, consumers should ensure that their rights are treated fairly. Third, consumers should ensure that their actions do not cause adverse effects on other consumers. Fourth, consumers need to be aware of the consequences of their consumption practices in order to preserve the environment and natural resources. Fifth, consumers need to be always united in their actions so that consumer rights are not violated (KPDNKK & FOMCA 2011).

The relevant authorities and consumer rights organizations have introduced various methods to disseminate consumer education. This is usually carried out through roadshows held in schools, institutes of higher learning and in the local community (FOMCA 2020). The roadshow comprises seminars, forums and talks about tips to prevent oneself from becoming victims of fraud (PDRM; Jayabalan 2021). Engagement sessions are also held regularly by KPDNHEP (KPDNHEP 2020). According to Atikaf, Afida, Elistina and Syuhaily (2020), encouraging self-protection when shopping online involves campaigns that target consumers. Prioritizing security should receive special attention during campaigns to reduce the number of complaints regarding online purchase fraud.

Consumer organizations remain active in organizing and participating in online webinars to disseminate information to consumers even during the pandemic season, which limits face-to-face meetings. However, the President of FOMCA believes that the ministry should focus more on building effective policies instead of going on the ground to create and enhance consumers' awareness. According to the president, issues concerning consumerism should be given due attention because they involve consumer problems (Marimuthu & Mohd Zain 2009).

Advocacy efforts continue to provide exposure about consumerism issues by providing consumerism education modules for high school students through the Student Consumer Club (KPS) and institutions of higher education through the Student Consumer Movement (GPS). KPS and GPS are student association bodies established in every secondary school and institution of higher education under the KPDNHEP initiative. One of the objectives of establishing GPS is to create a new generation of consumers who are smart, rational, responsible and skilled in making purchasing decisions for goods and services. GPS is a suitable platform for providing guidance and exposure to students in an effort to enlighten them on their rights and to always practice self-protection when shopping online (Nurul Atikaf et al. 2020).

Consumer education should be understood and practiced by each individual consumer in order to produce consumers who are capable of making proactive decisions in their daily lives. Consumer education also helps to produce consumers who are informed and perform prior research before buying a product (KPDNKK & FOMCA 2011).

Providing a channel for complaints
Consumers can lodge complaints to the relevant authorities to voice their discontent in cases related to online purchases, including consumers who have become victims of fraud. Besides KPDNHEP, other consumer-related stakeholders, including non-governmental bodies such as MCCA and PPIM, also receive complaints from consumers and help consumers to seek solutions for overcoming their problems. FOMCA, through the National Consumer Complaint Centre (NCCC), also receives complaints regarding online purchases from Malaysian consumers.

KPDNHEP provides opportunities for consumers to seek justice for purchases through the establishment of the Malaysian Consumer Claims Tribunal (TTPM). TTPM was established as an alternative to the civil courts for consumers who wish to make claims for damages related to goods or services purchased online in a cheap, convenient and prompt manner ('Malaysian Consumer Claims Tribunal' d.uk). However, the hearing can only take place if the perpetrators of the charge are known but if the identity unknown, the complaint must be channelled to the Cyber and Commercial Crime Division of the PDRM. The process of opening a file for a hearing at the TTPM costs as low as RM5 for cases involving claims not exceeding RM50,000.

In addition to TTPM, KPDNHEP has set up nine complaint channels to facilitate consumers when making reports to authorities about problems arising from online purchases, such as not displaying the eight pieces of information stipulated in Rule 3 or requesting payment that is more than the displayed amount. Complaints can be lodged by

accessing KPDNHEP's portal (https://e-aduan.kpdnhep.gov.my/kepenggunaan), their hotline, which is 1-800-88-6-800, personally lodge a complaint at the KPDNHEP office or branch in each state or the state enforcement operations room, complain directly to the Enforcement Command Centre (ECC), write an email to e_aduan@kpdnhep.gov.my, send a written letter to the KPDNHEP office or branch, download the easy complaint application or forwards a report through the WhatsApp chat application at 019-2794317 (Socklingam, 2021).

Directly contact the service or platform provider
Online shopping platforms that act as intermediaries in B2C (business-to-consumer) or C2C (consumer-to-consumer) trade sometimes aid in the fraud as they are willing to accept any type of advertisement or sale items. They basically fail to censor goods advertised by traders (MCCA 2020). Non-governmental bodies, such as the Malaysian Cyber Consumer Association (MCCA), have received complaints about the advertising and sale of inappropriate products, as well as products that touch on religious sensitivities, such as a talisman (tangkal) or items used for black magic, such as love potions. Sale of products like this that do not benefit the consumer and could even sometimes lead to harm, requires serious attention to curb their sale. Therefore, the authorities should communicate directly with the platform in order to take down the advertisement and stop the sale (MCCA, 2020). However, if the request to remove the advertisement does not receive any response and there is no action from the platform, the authorities will inform the media to put greater pressure on the platform to take action based on the complaint (MCCA 2020).

Monitoring and Checking
The KPDNHEP enforcement division actively monitors and inspects online businesses. Frequent monitoring is done to ensure that buying and selling does not involve irregular or inappropriate elements (KPDNHEP 2020). Online traders must comply with existing laws and if there is a complaint lodged, the authorities determine whether the business is registered under the Malaysian Companies Commission (KPDNHEP 2020).

Enforcing the divulgence of the eight items
In order for consumers to make safe and reliable online purchases, the authorities have made it obligatory for every online merchant to display certain information on their sales page. This information includes name of the business, business registration number (if any), telephone number, business address or location, description of goods sold, price, delivery method and estimated delivery time. All eight pieces of information must be displayed by the merchant so that it can be seen by the consumer. This information makes it easier for consumers to make purchases and contact the dealer, if necessary. Determining whether these eight pieces of information are displayed is based on enforcing Regulation 3 of the Consumer Protection (Electronic Commerce Transactions) Regulation. Online traders who fail to comply with these regulations will be subjected to penalties and fines (KPDNHEP 2020; Socklingam, 2021).

Encouragement to obtain the SSM BizTrust certificate
The authorities also encourage online traders to register with SSM BizTrust and display the SSM BizTrust logo on their respective sales page upon registering. SSM BizTrust is a standard, which indicates that the business has complied with the established features of trust, online security and information protection. Thus, by displaying the SSM BizTrust logo on the trader's website, customers will be more confident when dealing with business entities that offer services or simply sharing information on the website and making online transactions (PDRM 2020; Socklingam, 2021).

Forging collaborations with other agencies
Several collaborations have been established with other agencies, including government and non-government consumer organizations as well as private organizations. Its purpose is to highlight consumer affairs and promote safe online shopping. This is because each organization involved acts as the eyes, ears and agent for conveying consumer information (Socklingam, 2021). Among the collaborations forged by KPDNHEP is to carry out enforcement operations with PDRM and to combat cases of online purchase fraud with SKMM. For example, by stopping the content of sales advertisements on online purchase platforms when there are relevant complaints lodged (Socklingam 2021). In addition, KPDNHEP also took the initiative to continue advocacy activities by collaborating with Air Asia and the online shopping platform company Shopee (Socklingam, 2021).

Advocating suggestions for improvements
Assoc. Professor Dr Sheela Jayabalan (2021) suggested that Malaysian laws should look into consumer protection laws in developed countries as a reference. Among the countries that are vigilant in this matter is Korea, which has legislation that protects consumers, namely the Consumer Protection Laws of The Republic of Korea. This legislation

contains basic laws involving consumers, such as legislation on The Regulations of Terms and Conditions. In addition, there is also legislation on Consumer Protection in Electronic Commerce that is applied in Korea to protect e-commerce consumers. The legislation focuses on safe purchasing services, including guidelines for online merchants, e-trust certification system, consumer damage assistance system and e-commerce mediation committee. It can be used as a benchmark and part of the "best practices" as well as adapted by Malaysian policy makers to improve and strengthen existing legislation and enforcement (Jayabalan, 2021).

In addition, there is a proposal that non-governmental organizations can establish a registration platform for online traders in collaboration with the Malaysian Communication and Multimedia Commission (MCMC) and the Royal Malaysian Police (PDRM) (PPIM, 2021). Every trader registered with the Companies Commission of Malaysia (SSM) needs to make an additional registration with this registration platform for online traders in order to help authorities to track fraudulent traders or irregularities in the business transaction. Unregistered online traders can be a warning sign of a fraud risk (PPIM 2021). This proposed effort is almost parallel to KPDNHEP's collaboration with SSM regarding SSM BizTrust registration, which encourages online traders to obtain BizTrust certification and display the logo (seal) on their sales page ('SSM Biztrust', 2018). Therefore, the researcher suggested that this registration should be mandatory for all online traders, including traders with stockiest agent status to facilitate enforcement by the relevant authorities.

Although there are several guidelines published by consumer rights group in various forms, these guidelines are not widely disseminated to the community and still need some improvements. The extent to which existing guidelines can effectively provide awareness and education to consumers should to be studied (MCCA 2020). Education about safe online purchasing should be more extensively publicized through the publication of online purchasing guidelines and brochures by improving the content of existing consumer educational materials, such as the Guide to Conducting Online Transactions by Consumers (2020) prepared by KPDNHEP. One of the contents that should be included is the various warning signs and forms of fraud that could potentially occur. In fact, consumer advocacy channels owned by consumer rights groups need to extensively disseminate this information to the public.

MCCA (2020) had suggested that the authorities come up with a practical solution for overcoming the online purchase fraud menace that is becoming ever more prevalent. The authorities should set up and mobilize a task force to tackle this problem (FOMCA 2020). Collaboration between several enforcement agencies with different expertise, such as a combination of personnel from KPDNHEP, the Royal Malaysian Police, and SKMM through its Cyber Security Unit and Bank Negara, is required to curb the problem of fraudsters who victimize consumers on online purchase platforms (FOMCA 2020). MCCA also sees the importance of introducing consumerism education to children. The president of MCCA (2020) believes that the publicizing of information alone is insufficient for educating children about consumerism. Therefore, MCCA had suggested that children be exposed early to consumerism education or more specifically cyber consumerism education by including the topic in their classroom syllabus. Although GPS and KPS have been established, the participation of students and undergraduates in the program run by the associations is voluntary. Therefore, MCCA's proposal to include consumerism education as a subject in the syllabus is a thoughtful proposal because then every student will not miss out on learning the subject. Sheela Jayabalan (2021) supports the proposal by the institution of higher education to include the consumer law subject in the syllabus. Indeed, the authorities play a very important role in educating each individual to become a responsible consumer from an early age.

Conclusion:-

The increased use of online platforms for shopping has fuelled the need for secure online purchases. Some academics and scholars have emphasized the need to practice self-protection to avoid the risk of fraud and deception when making online purchases. Hence, consumers need to be aware and exposed to consumer education concerning online purchases. This responsibility rests with consumer advocates and rights groups established to handle consumer affairs. This qualitative study had interviewed representatives from consumer-related agencies (stakeholders), such as KPDNHEP, FOMCA, PDRM, MCCA and PPIM as well as academicians, to gather views on their strategies for creating a safe online shopping environment.

The authorities have advocated the dissemination of consumerism education to consumers. This initiative is carried out through the print, electronic and social media. Consumer education, which emphasizes on the fundamentals of consumer rights and responsibilities, is disseminated through GPS and KPS as well as co-curricular activities in schools. In fact, consumer protection law should be a core subject in institutions of higher education. Consumer

advocacy also involves the authorities in the community through talks, roadshows and webinars as well as engagement sessions. Consumer groups have created channels for users to forward their complaints if any problem arises. Complaints involving advertisement content should not be submitted directly to the platform or the media. Enforcement authorities should carry out online monitoring and inspection activities including monitoring of the physical premises.

Efforts to avoid fraud instigated by merchants against online consumers are boosted by the promotion to own the SSM BizTrust certificate. The ministry (KPDNHEP) also collaborates with other agencies in strengthening the area of enforcement and advocacy. KPDNHEP conducted a research to measure the Consumer Empowerment Index and found that consumer empowerment was at a moderate level. Consumer groups have voiced suggestions to improve and strengthen existing efforts by studying the effectiveness of existing guidelines, using effective publicity methods, adapting foreign laws and creating practical solutions.

Based on the research, it is clear that the authorities, both government or non-governmental organizations, have carried out various strategies in an effort to provide education to consumers and further reduce cases of online purchasing fraud. It is hoped that the suggested improvements are implemented so that the strategies can exert a more positive effect.

Acknowledgement:-

References:-
1. Boush, D. M., Friestad, M., & Wright, P. (2015). Deception in The Marketplace.
2. Farhanin Abdullah Asuhaimi, Zuhairah Arif Abd Ghadas, Nazli Ismail @ Nawang & Norhasliza Ghapa. 2021. Sale By Description in Today's Online Contracts: Issues and Challenges. Malaysian Journal Of Consumer And Family Economics, 27(1): 177-190
3. FOMCA Resource & Media Centre. KonsumerKINI. (n.d.). Retrieved July 23, 2022, from https://www.konsumerkini.net.my/medialib
4. Jamilah Ahmad, Nurzali Ismail & Nur Nasliza Arina Nasir. 2015. Investigating Malaysian Youth's Social Media Usage, Competencies and Practice with regard to Crime Prevention: An Application of the Social Media Literacy Model. In: Second International Conference On Media, Communication And Culture (ICMCC 2015), 30 November - 2 December 2015, Vistana Hotel, Penang.
5. Ji, S., Wang, J., Min, Q., & Smith-Chao, S. 2007. In International Conferenceon Wireless Communications, Networking and Mobile Computing. Systems plan for combating identity theft - a theoretical framework. NewYork (WiCom) 21-25September
6. KPDNKK, & FOMCA. (2011). Kepentingan Pendidikan Kepenggunaan. Generasi Pengguna, (November).
7. Liu, J., Xiao, Y., Chen, H., Ozdemir, S, Dodle, S., & Singh, V. 2010. A survey of payment card industry data security standard. IEEE Commun. Surveys Tutorials, 12(3):287–303.
8. Marimuthu, N. & Mohd Zain Mohd Dom. (2009, July). Bringing Consumerism Into Focus. Siri Pemikiran Pengguna, 12.
9. Moran, N. 2020. Illusion of safety: How consumers underestimate manipulation and deception in online (vs. offline) shopping contexts. Journal of Consumer Affairs 54(3), 890-911.
10. Muhammad Nuruddeen & Yuhanif Yusof. 2021. A Comparative Analysis of The Legal Norms Fore-Commerce and Consumer Protection. Malaysian Journal of Consumer and Family Economics, 26 :22-41
11. Njenga, N., Osiemo. 2013. Effect of fraud risk management on organizational performance: a case of deposit-taking microfinance institutions in Kenya. Int .J. Soc. Sci. Entrepre. 1(7):490–507.
12. Norhasliza Ghapa & Nor Aida Ab Kadir. 2021. Information regulation: A measure of consumer protection. Pertanika Journal of Social Sciences and Humanities, 29(S2). https://doi.org/10.47836/pjssh.29.s2.05
13. Nurbazla Ismail, Zulfakar Ramlee & Afridah Abas. 2021. Is Macau Scam a Fraud? Journal of Financial Crime.
14. Nurul Atikaf Daud, Afida Mastura Muhammad Arif, Elistina Abu Bakar & Syuhaily Osman. 2020. Determinants of Self-Protection Practices in Online Shopping Among the Students of Higher Education Institutions, Malaysia. Malaysian Journal Of Consumer And Family Economics 25(1); 91-110

15. Reisig, M. D. & Holtfreter, K. 2013. Shopping fraud victimization among the elderly. Journal of Financial Crime 20(3): 324-337. Doi: 10.1108/JFC-03-2013-0014

16. Socklingam, A. 2021. Fungsi dan Peranan Kerajaan Terhadap Perlindungan Pengguna. Webinar: Penipuan Pembelian dalam Talian: Sejauh Mana Perlindungan Terhadap Pengguna? 21 Mac 2021.

17. Soomro, Z. A., Shah, M. H., & Thatcher, J. (2021). A framework for ID fraud prevention policies in E-tailing sector. Computers & Security, 109, 102403. https://doi.org/10.1016/j.cose.2021.102403

18. SSM Biztrust. Suruhanjaya Syarikat Malaysia. (2018). Retrieved July 23, 2022, from https://www.ssm.com.my/bm/Pages/Product/SSM-BizTrust.aspx

19. Tribunal Tuntutan Pengguna Malaysia. Mygov - the government of Malaysia's Official Portal. (n.d.). Retrieved July 23, 2022, from https://www.malaysia.gov.my/portal/content/30891?language=my

20. Weng, H., Li, Z., Ji, S., Chu, C, Lu, H., Du, T. & He, Q. 2018. Online E-Commerce Fraud: A Large-Scale Detection and Analysis. 2018 IEEE 34th International Conference on Data Engineering (ICDE), 1435-1440, doi: 10.1109/ICDE.2018.00162.