

Knowledge and awareness of financial abuse among older adults in Kedah and Perlis: Islamic ethical considerations

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ABSTRACT

Elder financial abuse refers to the exploitation or improper use of older adults' assets or money. Unlike physical abuse, which usually leaves visible signs, the impact of financial abuse is often more subtle. Commonly identified adverse impacts include depression, frustration, anger, anxiety, insomnia, and panic attacks. Over time, these emotional struggles can have adverse effects on their physical and mental health. Although elder financial abuse has been widely examined in social and medical research, little attention has been given to this issue from an Islamic ethical perspective. This study investigates the level of knowledge and awareness of financial abuse among senior citizens in Kedah and Perlis. Using convenience sampling, data were collected from 122 respondents. The survey results show that senior citizens in these two states have a moderate level of knowledge and awareness about financial abuse. From an Islamic perspective, financial abuse raises serious ethical concerns, as Islam emphasizes justice ('adl), compassion (rahmah), and the protection of vulnerable groups. Grounded in Islamic values that condemn exploitation, it is therefore crucial to implement stronger institutional and social protections for senior citizens.

Keywords: elder financial abuse; mental health; Islamic ethics; Maqasid al-Shariah; senior citizens

1.0 INTRODUCTION

Financial abuse refers to the illegal or improper use of another person's money or belongings (Walsh & Bennett, 2000; Setterlund et al., 2007). The Health Service Executive (HSE) of Ireland defines financial abuse as theft, fraud, exploitation, or pressure related to wills, property, inheritance, or financial transactions, as well as misuse of property or benefits (Phelan et al., 2014). Five common types of financial abuse, as identified by Nguyen et al. (2021), are: investment fraud, wage theft, consumer fraud, imposter schemes, and manipulation by trusted individuals. Senior citizens often become targets due to a combination of their inherent vulnerabilities and life circumstances (Walsh & Bennett, 2000). Many older adults depend heavily on others. Having a high level of trust in others can make them vulnerable to scams or deceitful individuals. Frequently, feelings of loneliness and social isolation lead them to engage with strangers and easily share their personal information. Moreover, being seen as helpless makes them more susceptible to financial abuse (Hafemeister, 2003). Common issues, such as cognitive deficits and illnesses, can also exacerbate the situation (Choi & Mayer, 2000). In brief, all of these circumstances create an environment that makes them more easily manipulated. As technology advances, more sophisticated scams have emerged. The scams include government impostors, investment schemes, and romance scams.

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Although often abusers are strangers, family members and acquaintances can also exploit the elderly. According to Yunus et al. (2022), financial abuse is a common form of elder abuse in Malaysia, primarily perpetrated by family members, followed by acquaintances and strangers. Identifying abuse or exploitation involving family members is more difficult as it is often disguised as caregiving (Melchiorre et al., 2016). Financial loss is the most significant consequence of financial abuse. For many senior citizens, the impact can be devastating as they may lose their lifetime savings. When experiencing this, many are left broke with no funds to support their retirement years. The impact is particularly severe, as time can be the primary constraint for them to recover or re-accumulate their wealth. Nevertheless, the effects of financial abuse go beyond just monetary losses. Victims frequently endure various emotional difficulties such as depression, frustration, anger, anxiety, insomnia, and panic attacks. These issues can ultimately impact both physical and mental health, which may lead to a decline in overall well-being, potentially resulting in hospitalization or even death (Burnes et al., 2017).

From the Islamic perspective, financial abuse of older people constitutes serious ethical considerations. Islam emphasizes protecting the weak. It stresses justice and prohibits exploitation. It is evident in the Qur'an, "O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent" (Qur'an 4:29). This prohibition aligns with the Maqasid al-Shariah, particularly the objective of *hifz al-mal* that refers to the protection of wealth. It focuses on financial security, asset protection, and avoidance of excessive risk, fraud, and non-compliance (Yamkee et al., 2025). In addition, it aligns with another Maqasid al-Shariah objective, *hifz al-nafs*, which refers to the protection of human dignity and well-being. The goal is to protect lives, ensure safety, deter harm, and prevent repeat offenses (Roslan, 2023). These principles are especially relevant for older people who may be more susceptible to financial manipulation. In general, Islam teaches that it is a must to honor and care for older people. This reflects the broader Maqasid principles of justice (*'adl*) and compassion (*rahmah*). Elder financial abuse goes against the Qur'an and contradicts the Islamic law fundamentals. In this regard, the present study aims to examine the level of knowledge and awareness of financial abuse among senior citizens in Kedah and Perlis. Indeed, awareness is a crucial mechanism for fulfilling Islam's duty to protect the vulnerable.

2.0 LITERATURE REVIEW

The Malaysian population of older individuals is experiencing a significant increase. By 2040, Malaysia is projected to become an aging nation, with more than 17 percent of its population aged 60 and older ("DOSM," 2024). The ratio is anticipated to be three older individuals for every 20 people. As a result, there is an urgent need to focus on the welfare and protection of older adults. One critical issue that requires immediate attention is elder financial abuse. Financial abuse refers to the unauthorized taking or misappropriation of an older person's assets and financial resources (Walsh & Bennett, 2000; Setterlund et al., 2007). The growing number of older adults increases the risk of financial exploitation. This is especially true for those who depend on family members or caregivers for assistance with their financial matters. Additionally, a lack of knowledge and awareness about this issue contributes to the prevalence of such cases. Therefore, it is essential to implement adequate preventive measures and educational initiatives without delay.

Financial abuse has become one of the most common types of elder abuse in the United States, affecting 5.2% of older adults (Acierno et al., 2010). The FBI reports that 88,262 American older people over the age of 60 were victims of financial fraud schemes in 2022, with an average loss of \$35,101 (Consumer Affairs, 2024). Victims of financial abuse do not only lose money but also face other serious health issues. They often deal with poor mental health and a low quality of life related to their health (Sarriá et al., 2019). Additionally, they may experience psychological harm, such as losing trust in others. This can lead them to isolate themselves from family and friends (Deem, 2000). Despite the prevalence of these issues, they have received limited attention (Dominguez et al., 2021; Lichtenberg, 2016; Peterson et al., 2014). Thus, further research and engagement are necessary.

Jen Ai et al. (2020) conducted a study on elders' perceptions of financial abuse through interviews with 20 individuals aged 60 and older. The findings revealed four main themes: many participants had never heard the term "financial abuse," believed it happened to others but not themselves, thought it was normal and unaddressed, and felt it occurred without their awareness. Most participants considered their risk of becoming victims to be low, associating financial abuse primarily with the wealthy. Financial status, poverty, social isolation, and cultural beliefs are among the various factors that influence elder abuse.

Studies by Biggs et al. (2009) and Melchiorre et al. (2016) indicate that men experienced more financial abuse within a year than women. A plausible reason is that men tend to have greater financial resources. Deane (2018) notes that poverty heightens victims' vulnerability to financial abuse because, in this situation, they depend heavily on family members or caregivers. Additionally, close relationships with family members can also lead to this type of abuse. In fact, it can be done with other forms of abuse, such as physical, psychological, neglect, and sexual abuse (Dominguez et al., 2021).

Social isolation increases the vulnerability of senior citizens to financial abuse by limiting their ability to seek help and support. Those who have experienced this type of abuse often accuse themselves of negligence and being too unaware to be taken advantage of financially (Nguyen et al., 2021). Aside from that, societal attitudes might lead to this form of financial abuse. In traditional Malaysian culture, family members are expected to care for the elderly. Victims of abuse may hesitate to report it due to fear of rejection or shame about being victimized by their relatives (Jamaluddin et al., 2015).

Past studies reveal significant findings on financial abuse among older adults, yet the issue is often overlooked. Many older individuals lack awareness and underestimate the risks, believing it will not happen to them or accepting it as inevitable. Factors such as gender differences, economic dependency, social isolation, and cultural expectations contribute to both the occurrence and concealment of abuse. There is a critical gap in awareness, highlighting the urgent need for effective measures to protect this vulnerable population and for further research on the issue. Furthermore, Islamic teachings offer a clear ethical framework to address this issue. As mentioned above, the Qur'an explicitly states the prohibition of such conduct. Moreover, Islam emphasizes compassion and respect for aging parents, urging believers to avoid impatience and to speak with dignity and kindness. "And your Lord has decreed that you not worship except Him, and to parents, good treatment. Whether one or both of them reach old age [while] with you, say not to them [so much as], "uff," and do not repel them but speak to them a noble word" (Qur'an 17:23). Therefore, the protection of older adults from financial abuse emerges not only as a social necessity but also as a religious obligation grounded in the Islamic values of justice (*adl*) and compassion (*rahmah*). In line with these values, Islamic finance explicitly emphasizes fairness and transparency in transactions. Practices that involve excessive uncertainty or deception create room for unethical individuals to engage in exploitation or deceptive practices (Abedifar, 2023). In other words, a lack of such transparency opens the door to scams and fraudulent schemes. As senior citizens are often vulnerable, they must be well-equipped to detect and handle such exploitation.

3.0 METHODOLOGY

Data for the study were collected through a survey of senior citizens aged 60 and above in Kedah and Perlis. This age criterion aligns with the term used by the Malaysian Department of Social Welfare, the statutory retirement age in Malaysia, and is also consistent with the 1982 Vienna World Assembly on Ageing (MyGovernment, n.d.). Questionnaires were distributed using convenience sampling, selecting respondents based on their relevance and availability. The questionnaire was adapted from a study by Abu-Bakar et al. (2022). It was divided into three sections: demographic, knowledge, and awareness. The first section contained ten general questions to identify the respondent's demographics. The second section focused on obtaining data on the respondent's understanding or knowledge of financial abuse. A five-point Likert scale, ranging from 1 (strongly agree) to 5 (strongly disagree), was used to measure the level of knowledge about financial abuse among senior citizens. The third section sought to determine the respondents' level of awareness regarding financial abuse. For this section, the respondents need to choose from three options: "often," "occasionally," or "never" in relation to the use of credit cards, debt, income, expenses, fraud, and dependence on others for financial transactions.

Surveys were conducted online and offline. For the online method, Google Forms were sent to potential respondents through email or WhatsApp. For the offline process, the enumerators were hired to distribute the questionnaires and help respondents fill them out. A total of 200 questionnaires were distributed, and 134 were returned. However, only 122 were complete and usable. In brief, the response rate was 61%, sufficient to proceed with the analysis. Before answering the questions, the respondent's permission was first obtained. In addition, they were also informed that they could withdraw at any time without giving a reason and that there would be no penalties. To ensure the reliability of the questionnaire, three experts in the relevant fields reviewed and validated it. This study was approved by the university's Ethics Committee, indicating that we are committed to the rights and welfare of respondents and adhere to high ethical standards.

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4.0 RESULT AND DISCUSSION

The finding indicated that 26.2% of the respondents confessed that they had become victims of financial abuse in the past. It was found that a significant majority of 104 respondents (85.2%) are aware of the profound psychological and mental health implications of financial abuse on the victim. Hence, highlighting the importance of understanding and addressing this issue. Table 1 presents the demographic profile characteristics chosen for this study.

Table 1
Demographic Profile of Respondents

Demographic	Frequencies	Percentage (%)
State of residence		
Kedah	106	86.9
Perlis	16	13.1
Gender		
Male	67	54.9
Female	55	45.1
Age		
60-69 years old	82	67.2
70-79 years old	32	26.2
80-89 years old	8	6.6
Ethnicity		
Malay	93	76.2
Chinese	21	17.2
Indian	8	6.6
Education		
Primary school	17	13.9
Secondary school	40	32.8
Diploma	11	9.0
Undergraduate Degree	20	16.4
Master's Degree	18	14.8
Doctoral Degree	6	4.9
Other	10	8.2
Employment status		
Employed	22	18.0
Self-Employed	25	20.5
Unemployed	75	61.5
Primary source of monthly income		
Salary/Business income	41	33.6
Pension	56	45.9
Financial assistance	25	20.5
Monthly income		
< RM3,710	78	63.9
RM3,710 - RM7,549	40	32.8
> RM7,550	4	3.3
Living alone		
Yes	24	19.7
No	98	80.3
Marital Status		
Single	13	10.6
Married	91	74.6
Divorced	5	4.1
Others	13	10.6

The result found that 86.9 % of the respondents were from Kedah, and the remaining 13.1% were from

Perlis. Of the total respondents, 54.9% (n = 67) were male, and the rest, 45.1% (n = 55) were female. The results in Table 1 indicate that the largest age group of respondents is 60 to 69 years, comprising 67.2% of them, followed by those aged 70 to 79 at 26.2%, and 80 to 89 at 6.6%. Ethnic diversity among respondents showed that 76.2% identified as Malay (n = 93), 17.2% as Chinese (n = 21), and 6.6% as Indian (n = 8). In terms of educational background, 32% of the respondents had completed secondary education, followed by 16.4% with undergraduate degrees and 14.8% with master's degrees. Additionally, 13.9% of the respondents had only received a primary school education (n = 17). Based on the results, it can be concluded that a substantial majority (91.8%) of respondents had received formal education, at least reaching the primary level.

In addition, the result shows that 61.5% of the respondents were unemployed, 20.5% were employed, and the remaining 18% were self-employed. The result is expected since most respondents were retirees, as indicated by their age group. In terms of income, it was found that 33.6% of respondents received salary/business income, followed by 45.9% from pension, and 20.5% were getting financial assistance from funds such as zakat, social welfare, or adult children. In general, the majority of respondents (63.9%) earned a monthly income of less than RM3,710, followed by 32.8% of the respondents who earned between RM3,710 and RM7,549, and the remaining 3.3% of the respondents who earned a monthly income above RM7,550. 80.3% (n =98) of the respondents stated that they did not live alone, whilst the remaining 19.7% (n = 24) lived alone. These scenarios align with the following data: 74.6% (n = 91) of the respondents were married, 10.6% (n = 13) were single, 4.1.7% (n = 5) were divorced, and 10.6% (n =13) had stated others (passed away, single parent, or widow).

To summarize, the findings show that most respondents were from Kedah. The majority were Malay, aged 60–69. While most had some formal education, many were unemployed and relied on pensions. Most of them earned below RM3,710 monthly. However, despite the observed financial challenges, most were married and lived with others, suggesting they were not socially isolated. Overall, the data provides valuable insights into the demographic and socioeconomic status of the respondents.

4.1 Knowledge of Financial Abuse among Senior Citizens

Table 2
Knowledge and Awareness of Financial Abuse among Senior Citizens

Constructs	Indicators	N	Min	Max	Mean	Std. Deviation
Knowledge of financial abuse among senior citizens (K) Mean = 2.6156 Std. Deviation= 1.01623 Variance = 1.033	K1	122	1	5	2.64	1.280
	K2	122	1	5	2.54	1.374
	K3	122	1	5	2.51	1.235
	K4	122	1	5	2.34	1.264
	K5	122	1	5	2.99	1.236
	K6	122	1	5	2.89	1.280
	K7	122	1	5	2.52	1.228
	K8	122	1	5	2.68	1.306
	K9	122	1	5	2.47	1.607
	K10	122	1	5	2.59	1.459
Awareness of financial abuse among senior citizens (A) Mean=2.4344 Std. Deviation= .28391 Variance = .081	A1	122	1	3	2.75	0.523
	A2	122	1	3	2.70	0.509
	A3	122	1	3	2.52	0.549
	A4	122	1	3	1.95	0.899
	A5	122	1	3	2.68	0.549
	A6	122	1	3	2.74	0.511
	A7	122	1	3	1.98	0.755
	A8	122	1	3	2.89	0.382
	A9	122	1	3	1.70	0.781

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The main finding of this study indicates that the level of knowledge of financial abuse among senior citizens in Kedah and Perlis is at the moderate level (refer to Table 2). As shown in Table 2, the average is 2.6156 on a scale of five. This result indicates that the respondents' level falls within the medium range. The highest mean score comes from the item 'I know how to handle or deal with financial abuse' (K5). The score is 2.99, with a standard deviation of 1.236. Therefore, it can be said that to some extent, the respondents have developed an understanding and know how to handle and manage financial abuse. On the contrary, item "I know that I am at risk of becoming a victim of financial abuse" (K4) gets the lowest mean score of 2.34, and the standard deviation is 1.264. Hence, indicating that they are not fully aware of the risk of being a financial abuse victim. A plausible reason may be that many think that their chances of becoming victims of financial abuse and exploitation are minimal. This perspective reflects the belief that the misfortune can only "happen to others, but not to me" (Jen Ai et al., 2020). In summary, the study reveals an average total mean of 2.6156 and a standard deviation of 1.01623. Overall, the interpretation of these results indicates that the findings fall within a moderate range.

4.2 Awareness of Financial Abuse among Senior Citizens

In addition to knowledge, Table 2 also presents the descriptive analysis of the awareness of financial abuse among senior citizens. The results show that the average total mean for awareness is 2.4344 and a standard deviation of 0.28391. While respondents demonstrate some awareness, it is uneven across different aspects of financial abuse. The highest mean score (2.89) is observed for item A8 - "Have you experienced being coerced to participate in fraudulent acts," with a standard deviation of 0.382. This indicates that they are more likely to recognize explicit forms of abuse. Item A9, "Can you make independent decisions about your spending without needing approval from your spouse or family members?" has the lowest mean score of 1.70 and a standard deviation of 0.781. These results indicate that respondents are not fully independent in their spending decisions, as they often require approval from family members or spouses. In other words, it relates to the inability to make independent spending decisions, highlighting their limited financial autonomy. This situation may be due to their reliance on other people, which can open room for an increase in financial abuse (Deane, 2018). Overall, the results suggest that senior citizens may recognize apparent financial abuse. However, they are less aware of subtle abuse forms, especially when it involves family members or spouses. Limited financial independence may reflect reliance on others due to health, income constraints, or culturally embedded family decision-making practices. However, such reliance can also increase vulnerability, as restricted autonomy can hide exploitative behaviors that otherwise are recognized as abuse. Consistent with Deane (2018), the findings identify financial dependence as a critical risk factor for financial abuse among older adults. Thus, it is important to develop interventions that go beyond awareness of overt abuse to address financial autonomy and empowerment among senior citizens.

5.0 CONCLUSION

This study has shown that senior citizens in Kedah and Perlis possess only a moderate level of knowledge and awareness of financial abuse. From an Islamic perspective, this gap in awareness is not merely a social concern but reflects a shortfall in fulfilling the objectives of the Maqasid al-Shariah, particularly *hifz al-mal* and *hifz al-nafs*. Limited awareness increases the vulnerability of older people to financial exploitation, thereby exposing them to unjust consumption of wealth, psychological harm, and loss of dignity. Such outcomes clearly contradict the Qur'anic prohibition against unjustly consuming others' wealth (Qur'an 4:29) and violate the Islamic principles of justice (*'adl*) and compassion (*rahmah*). Awareness helps older adults recognize abusive behaviors and seek help when needed. It also enables them to protect their financial rights. This directly contributes to their ability to safeguard their wealth (*hifz al-mal*) and their well-being (*hifz al-nafs*).

These findings, therefore, suggest an urgent need for intervention. Combating this problem can be achieved with a united effort from all relevant parties, such as the government, financial institutions, and community committees. Their cooperation is crucial for providing educational initiatives, preventive measures, and stronger support systems to protect senior citizens. From an Islamic perspective, the protection of the elderly is not only a social responsibility but also a moral and religious obligation. The Qur'an and the teachings of the Prophet Muhammad (peace be upon him) emphasize justice, compassion, and respect for elders, condemning any form of exploitation or abuse. Therefore, proactive steps should be taken to increase knowledge and strengthen awareness. By incorporating Islamic values of *adl* and *rahmah*, a more comprehensive framework and programs can be implemented to fight this type of abuse.

This study acknowledges several limitations. Firstly, it uses convenience sampling, which can impact the data's representativeness. Additionally, participants were drawn exclusively from Kedah and Perlis, which could introduce a geographical bias. Consequently, these factors influence the extent to which the findings can be generalized to broader populations. Future studies should extend this work by examining elderly financial abuse in a broader national context. Additionally, it would be beneficial to gather input from caregivers or caretakers regarding their experiences and observations. Furthermore, evaluating the impact of awareness campaigns, financial literacy programs, and community initiatives is essential. Such studies will help to identify which approaches are most effective for prevention. Taking into consideration today's digital technology, more research needs to focus on financial abuse related to technology, such as online scams and fraud. Collectively, these directions will contribute to a more holistic and compassionate framework that blends education, policy, and Islamic values to safeguard the dignity and well-being of older individuals.

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