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The Rise of Digital Begging in Malaysia: An Analysis of its Driving Factors

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ABSTRACT: The rapid expansion of social media has transformed the ways individuals seek financial assistance, giving rise to the emerging phenomenon of digital begging. Unlike conventional begging, digital begging involves soliciting donations through live streaming, social media posts and other online platforms without direct face-to-face interaction. In Malaysia, this practice has become increasingly visible through emotionally persuasive appeals, the strategic use of religious narratives and the exploitation of vulnerable groups, particularly children. Despite its growing prevalence, comprehensive research on digital begging within the Malaysian context remains limited. This study aims to identify the forms of digital begging in Malaysia, examine the factors driving its emergence and persistence, and evaluate existing legal and institutional responses. A qualitative documentary research design was adopted using secondary data from scholarly publications, official documents and publicly accessible digital content. The data were analysed using thematic analysis. The findings indicate that digital begging is a multidimensional phenomenon shaped by the interaction of economic, psychological, sociocultural, digital and religious factors. Religion functions not only as a source of legitimacy but also as a mechanism for persuasion and strategic fundraising. Digital platforms reinforce the phenomenon through live streaming, virtual gifting systems and algorithm-driven content distribution. The findings further reveal that Malaysia's existing legal and regulatory framework has yet to address digital begging as a distinct form of online financial solicitation. This study contributes to the emerging literature by presenting an integrated analytical framework for understanding digital begging in Malaysia. The findings provide practical insights for policymakers, digital platform providers, religious institutions and researchers in developing more effective strategies to address this increasingly complex social phenomenon.

INTRODUCTION

The rapid advancement of digital technologies has transformed the way people communicate, access information and seek financial assistance. The widespread adoption of social media, digital payment systems and live streaming platforms has created new opportunities for individuals to request financial support from the public without face-to-face interaction. While these technologies have facilitated legitimate charitable giving and community fundraising, they have also contributed to the emergence of a new social phenomenon commonly referred to as digital begging. Digital begging refers to the practice of soliciting money, donations or financial assistance through internet-based platforms without direct physical interaction between the requester and the donor (El Morabit, 2025). In this study, digital begging is confined to public social media platforms such as TikTok, Facebook and Instagram. Individuals seek financial support through live streaming, emotionally charged posts and public appeals directed at a broad online audience. This phenomenon differs from registered crowdfunding initiatives, officially managed emergency relief campaigns or private financial assistance among family members and acquaintances. Instead, it often relies on narratives of hardship, visible displays of poverty and, in some cases, religious symbolism to attract sympathy and encourage public donations. The increasing popularity of live streaming has further enabled content creators to receive virtual gifts and instant monetary contributions from viewers. Although Malaysia provides the primary context of this study, digital begging is not confined to a single country. Similar practices have been observed in many parts of the world as social media platforms increasingly integrate digital payment features and monetisation systems. In Southeast Asia, several studies have reported that content creators from neighbouring countries deliberately target Malaysian audiences. They take advantage of favourable currency exchange rates and the generosity associated with local cultural values (Pangestu, 2025). These developments suggest that digital begging should no longer be viewed merely as an individual or moral issue. Rather, it represents an emerging social phenomenon shaped by the interaction of economic pressures, psychological motivations, digital platform ecosystems, sociocultural values and regulatory environments.

Despite growing public attention, scholarly research on digital begging in Malaysia remains limited. Existing studies have largely focused on Indonesia or have examined online fraud more broadly without specifically addressing digital begging as a distinct behavioural phenomenon (Yudha et al., 2023). More importantly, no previous Malaysian study has comprehensively examined the factors driving digital begging. Existing research has yet to integrate economic, psychological, sociocultural, digital and religious dimensions within a single analytical framework. Likewise, the responses of legal institutions and religious authorities have not been examined collectively. These gaps provide the principal motivation for the present study. This study contributes to the expanding literature on emerging digital social issues by providing a comprehensive understanding of digital begging within the Malaysian context. The findings are expected to assist policymakers, regulatory agencies and social institutions in developing evidence-based strategies to address this increasingly visible phenomenon. Beyond its academic contribution, the study also offers practical value for the wider public. It improves awareness of the differences between genuine requests for assistance and emotionally manipulative online appeals. Given that Malaysia is a Muslim majority country, particular attention is also given to the role of religion in shaping digital begging practices. Religious narratives may function both as a source of legitimacy for genuine appeals and as a means of manipulating public trust. The Federal Territories Mufti Department has emphasised that requesting alms without genuine necessity is prohibited in Islam, particularly when religious symbols are exploited to deceive the public (Pejabat Mufti Wilayah Persekutuan, 2020).

Accordingly, this study aims to identify and analyse the factors driving the phenomenon of digital begging in Malaysia. Specifically, the study examines the contemporary forms of digital begging and analyses the economic, psychological, sociocultural, digital and religious factors influencing these practices. It also evaluates existing responses from legal frameworks, public policies and religious institutions.

2. LITERATURE REVIEW

2.1 Definition and Concept of Digital Begging

Digital begging is a relatively recent phenomenon in academic discourse and has yet to acquire a universally accepted definition. In general, it refers to the practice of soliciting donations or financial assistance through digital platforms without direct face to face interaction between the requester and the donor (El Morabit, 2025). Such practices include social media posts, live streaming sessions and personal financial appeals distributed through messaging applications. This broad definition, however, also encompasses legitimate crowdfunding initiatives that operate within transparent and accountable frameworks. The key distinction therefore lies not in the platform itself but in the intention of the requester and the manner in which the appeal is presented. Manipulative forms of digital begging typically rely on carefully constructed emotional narratives designed to evoke sympathy and encourage financial contributions. This differs fundamentally from legitimate fundraising campaigns that provide verifiable information and demonstrate financial transparency. Similar patterns of emotional manipulation have also been identified in fraudulent crowdfunding campaigns, where persuasive narratives are used to conceal deceptive intentions (Acharya et al., 2024; Perez et al., 2022). Appeals that rely heavily on emotional language without providing verifiable evidence often represent an important indicator of potential dishonesty. Within the Southeast Asian context, researchers have observed that individuals engaged in digital begging frequently construct an online identity that portrays themselves as deserving victims in need of public compassion. This self-presentation is strategically performed on platforms such as TikTok and reflects Goffman's (1959) concept of impression management (Dhamayanti et al., 2024). Unlike face-to-face interactions, digital environments allow these performances to reach virtually unlimited audiences, thereby amplifying their social influence and persuasive capacity. The existing literature therefore suggests that digital begging should not be understood solely as an economic activity. It also represents a process of identity construction and strategic impression management within digitally mediated environments. Understanding this phenomenon requires attention to two interrelated dimensions. The first concerns the motivations and behaviours of individuals seeking financial assistance. The second concerns the technological and algorithmic structures of digital platforms that facilitate, reinforce and sustain such practices over time.

2.2 Economic Factors and Financial Hardship

Economic hardship is widely recognised as one of the primary factors contributing to digital begging. According to Merton's (1938) strain theory, individuals may adopt unconventional means of achieving their goals when legitimate opportunities are limited or inaccessible. Within digital environments, social media platforms have increasingly become alternative channels through which financially vulnerable individuals seek monetary support without relying on formal employment or institutional assistance. In Malaysia, economic challenges remain particularly evident among lower income households (DOSM, 2024). Many households in the B40 income group continue to experience financial pressures arising from debt, rising healthcare costs and limited savings. Some are also unable to access formal welfare assistance because of administrative constraints, documentation issues or geographical isolation. Under such circumstances, digital platforms offer an accessible means of seeking financial assistance with minimal financial or technical barriers to entry. Unlike conventional income generating activities, online solicitation requires little initial capital while providing immediate access to a large online audience. Nevertheless, economic hardship alone does not fully explain participation in digital begging. Evidence suggests that some individuals are motivated not by financial desperation but by the perceived profitability of online solicitation after observing the success of others on social media (Sopiyani et al., 2025). This indicates that digital begging should be understood not only as a survival strategy but also as an income generation opportunity created by the expanding digital economy and the monetisation features embedded within contemporary social media platforms. The economic dimension of digital begging also extends beyond national boundaries. Pangestu (2025) reported that some content creators from Indonesia deliberately target Malaysian audiences because of the stronger purchasing power of the Malaysian Ringgit relative to their domestic currency. This cross-border practice illustrates how digital begging has evolved into a strategically organised economic activity that capitalises on differences in currency values, audience generosity and platform accessibility rather than merely reflecting spontaneous expressions of financial hardship.

2.3 Psychological and Behavioural Factors

Digital begging extends beyond the simple act of requesting financial assistance. It involves a complex interaction of psychological processes that influence both those seeking donations and the audiences who respond to their appeals. According to Bandura's (1977) social learning theory, individuals acquire new behaviours by observing and imitating others, particularly when those behaviours appear to produce desirable outcomes. Within digital environments, aspiring content creators may replicate online solicitation strategies after witnessing others successfully receive financial support through live streaming or emotionally compelling content. Such imitation becomes more likely when success appears achievable without specialised skills or substantial effort. The reward mechanisms embedded within social media platforms further reinforce this behaviour. Digital gifts, instant donations and positive audience engagement provide immediate psychological reinforcement, strengthening the perception that online solicitation is both effective and rewarding. Repeated exposure to these rewards encourages behavioural persistence, making digital begging increasingly habitual over time. At the same time, donors may also experience immediate emotional satisfaction from helping individuals who appear to be in financial distress, thereby reinforcing their willingness to contribute to future appeals (Meier, 2024). This reciprocal relationship creates a self-sustaining ecosystem in which the behaviours of both content creators and audiences continually reinforce one another. Persuasive influence also plays a significant role in shaping donation behaviour. Cialdini (2007) argued that individuals are particularly susceptible to social influence when social proof, liking and a sense of obligation operate simultaneously. These conditions are frequently observed during live streaming sessions where viewers witness large numbers of others sending digital gifts while simultaneously developing feelings of familiarity and emotional closeness with the broadcaster. Under such circumstances, audiences may be inclined to contribute financially despite having little ability to verify the authenticity of the appeal. Previous studies have also identified a gradual escalation in the presentation strategies adopted by individuals engaged in digital begging. Content creators who initially share ordinary accounts of financial hardship often intensify their performances over time by strategically employing visual imagery, emotional expressions and carefully selected physical settings to sustain audience attention and maximise financial contributions (Dhamayanti et al., 2024; Yudha et al., 2023). Such patterns suggest that digital begging frequently evolves into a deliberate and adaptive behavioural strategy rather than remaining a spontaneous response to economic hardship. Similar conclusions have been reached by Muhammad Dimas Arrozi (2023), who examined the phenomenon from a criminological perspective.

2.4 Digital Platforms and the Online Ecosystem

Digital platforms function not only as communication channels but also as environments that shape and reinforce user behaviour. This includes practices associated with online solicitation and digital begging. Social media platforms such as TikTok, Facebook and Instagram are designed to maximise user engagement through algorithmic recommendation systems and interactive features. As a result, emotionally charged and highly dramatic content often receives greater visibility and user interaction than neutral or informational content (Acharya et al., 2024). One of the most influential features of contemporary social media platforms is the integration of real time digital payment systems. Platforms such as TikTok Live and Facebook Live enable viewers to send virtual gifts or monetary contributions directly to content creators during live broadcasts. These virtual rewards can subsequently be converted into cash, creating an immediate financial incentive for individuals seeking alternative sources of income (Dhamayanti et al., 2024). At the same time, the accessibility of live streaming technologies allows almost anyone to broadcast content without specialised technical knowledge or substantial financial investment. These digital affordances have lowered the barriers to participation and created new opportunities for online solicitation.

Digital begging is not confined to live streaming platforms. Facebook posts, WhatsApp messages and other social networking applications are also frequently used to circulate personal stories requesting financial assistance. Repeated exposure to these appeals may foster parasocial relationships, in which audiences develop a sense of familiarity, emotional attachment and trust towards content creators despite having no direct personal relationship. These perceived social bonds can increase the willingness of viewers to provide financial support as part of their ongoing participation in online communities (Sopiyani et al., 2025). Within the Malaysian context, digital begging has become increasingly visible across multiple online platforms, suggesting that the broader digital ecosystem has contributed to its continued expansion (Dewan Masyarakat, 2025). Of particular concern is the strategic use of vulnerable individuals and the names of religious educational institutions to enhance the credibility of online appeals. Several reported cases have involved children appearing in live streaming sessions to evoke sympathy among viewers (Khalil, 2026; Mohamad, 2025). In other instances, references to *tahfiz* schools or *madrasahs* have been incorporated into fundraising narratives to strengthen public trust and encourage donations. Such practices may involve deception while simultaneously undermining the reputation of legitimate religious educational institutions. These developments highlight how digital platform features, emotional storytelling and symbolic representations of vulnerability can interact to sustain digital begging within contemporary online environments.

2.5 Sociocultural and Religious Factors

Malaysia's multicultural society has long been characterised by strong traditions of mutual assistance, charitable giving and community solidarity. Within the Muslim majority population, charitable practices such as *sadaqah* and voluntary donations are deeply embedded in everyday religious and social life. While these values strengthen social cohesion, they may also create opportunities for exploitation when financial appeals are presented through digital platforms. Individuals may respond to emotionally compelling requests for assistance without first verifying their authenticity, particularly when such appeals appear to involve humanitarian or religious causes. Digital environments further alter the social dynamics of requesting and providing assistance. The physical distance created by online interactions reduces many of the social barriers traditionally associated with begging, including embarrassment, social stigma and public scrutiny. As a result, both content creators and audiences may perceive digital solicitation as more socially acceptable than conventional forms of face-to-face begging. This observation is consistent with Goffman's (1963) discussion of social interaction and the management of public identity. Religion occupies a particularly complex role within digital begging. Rather than serving solely as a cultural background, religious elements may function simultaneously as sources of legitimacy, instruments of persuasion and strategic timing mechanisms. Some individuals incorporate Qur'anic verses, Prophetic traditions (*hadith*) and religious symbolism into their online appeals to strengthen the perceived legitimacy of their requests. Empirical evidence suggests that appeals framed within a religious context often receive stronger public responses than those presented without religious references (Nuraini et al., 2024).

Religious narratives may also be employed to generate a sense of moral obligation among potential donors. In some cases, audiences may feel that declining to contribute represents a failure to fulfil their religious or ethical responsibilities. In addition, periods associated with heightened charitable activity, particularly Ramadan and *Eid al-Fitr*, may be strategically utilised because public willingness to donate generally increases during these occasions. From an Islamic legal perspective, seeking financial assistance is permitted only under specific circumstances involving genuine necessity. The use of digital platforms does not alter these underlying religious principles (Jakarta NU, 2024). Likewise, the Federal Territories Mufti Department has stated that exploiting religion to obtain financial gain through deception is prohibited under Islamic law (Pejabat Mufti Wilayah Persekutuan, 2020). Although these religious rulings primarily address ethical and legal considerations, they also illustrate how religious institutions respond to emerging forms of digital solicitation.

Another notable feature of digital begging involves the use of religious educational institutions, including *madrasahs* and *tahfiz* schools, as symbols of credibility in online fundraising appeals. Images of children and students are sometimes incorporated into fundraising narratives to enhance emotional engagement and increase public trust. At the same time, contemporary digital culture, particularly among younger generations, often equates online popularity with personal success. The pursuit of visibility, audience engagement and financial rewards may therefore encourage some individuals to imitate emotionally charged fundraising practices that have proven successful on social media. Collectively, these sociocultural, religious and digital influences create a distinctive context that shapes the development of digital begging in Malaysia and should be considered when designing future policy and regulatory responses.

2.6 Legal and Regulatory Framework

The rapid expansion of digital begging has exposed significant regulatory gaps within Malaysia's existing legal framework. Although several laws may be applied to cases involving fraudulent online fundraising, no legislation currently addresses digital begging as a distinct legal phenomenon. Consequently, enforcement agencies must rely on existing statutory provisions that were originally enacted to address broader forms of cybercrime and fraudulent conduct rather than online solicitation itself. Among the principal legal instruments is Section 233 of the Communications and Multimedia Act 1998, which criminalises the dissemination of false, misleading or deceptive online content. Likewise, Section 420 of the Penal Code provides for the prosecution of offences involving cheating and fraudulent misrepresentation. More recently, the Cyber Security Act 2024 introduced a broader legislative framework for addressing cyber threats in Malaysia. However, the Act does not contain explicit provisions governing digital begging or deceptive online fundraising activities. As a result, significant regulatory gaps remain, particularly in addressing emerging forms of financially motivated behaviour conducted through social media platforms (Malaysia Gazette, 2023; Zulkifli & Jasmi, 2024). Government reports also indicate a continuing increase in cyber-related offences, including social media scams, large-scale financial fraud and other forms of online deception (Kementerian Digital Malaysia, 2025; Majlis Keselamatan Negara, 2024; PDRM, 2025). Although official crime statistics do not specifically classify digital begging as a separate offence, the phenomenon operates within the broader ecosystem of cyber-enabled financial exploitation. This suggests that digital begging should be considered not merely as an isolated social issue but as part of a wider digital governance challenge.

Law enforcement agencies also face substantial operational difficulties in responding to this phenomenon. Many individuals involved in digital begging use anonymous or pseudonymous online identities, making identification and investigation considerably more difficult (Mat Ghani, 2020). Jurisdictional issues further complicate enforcement when content creators operate outside Malaysia while deliberately targeting Malaysian audiences. Establishing fraudulent intent also presents a significant legal challenge because the boundary between genuine financial hardship and fabricated appeals is often difficult to determine (Mohamad Rizal Abd Rahman, 2020). In addition, financial transactions involving virtual gifts are generally processed through platform-based payment systems that operate beyond conventional financial monitoring mechanisms. Existing reporting systems within social media platforms also remain limited, resulting in substantial underreporting of suspected cases (Abdullah et al., 2025). Religious institutions have likewise begun to respond to the ethical implications of digital begging. The Department of Islamic Development Malaysia (JAKIM), through its e-Fatwa portal, provides guidance on the Islamic rulings governing the solicitation of charitable donations. Nevertheless, comprehensive guidance specifically addressing digital begging within contemporary online environments has yet to be developed. Overall, both legal and religious institutions continue to adapt to the evolving realities of digitally mediated fundraising. Indonesia, which faces similar challenges, has already initiated more targeted regulatory discussions concerning online begging and digital fundraising practices (Pangestu, 2025). Malaysia may benefit from these experiences when developing a more comprehensive and integrated regulatory framework for addressing digital begging.

2.7 Research Gap

Research on online fundraising and digital solicitation has expanded considerably in recent years, particularly in Indonesia and within studies of crowdfunding in Western countries. Nevertheless, existing research remains fragmented. Some studies focus primarily on legal issues, whereas others examine digital platforms without considering the broader economic, psychological, sociocultural and religious dimensions of the phenomenon. Within the Malaysian context, research on digital begging remains extremely limited. Most local studies examine online fraud in general rather than digital begging as a distinct form of online behaviour. Consequently, little is known about the factors that motivate individuals to engage in digital begging or the mechanisms that sustain the practice within Malaysia's digital environment. A further limitation concerns the absence of an integrated analytical perspective. No Malaysian study has examined digital begging by combining economic, psychological, sociocultural, digital and religious factors within a single conceptual framework. As a result, the complex interaction among these dimensions remains insufficiently understood despite the unique social and cultural characteristics of Malaysian society. The religious dimension represents one of the most significant gaps in the existing literature. Previous studies conducted in Indonesia have discussed Islamic rulings on soliciting charitable donations. However, they have not examined the broader role of religion in shaping digital begging. In particular, religion has rarely been analysed as a source of legitimacy, a persuasive strategy and a mechanism for influencing the timing of online fundraising campaigns. These issues are especially relevant in Malaysia, where religious values play an important role in everyday social life and may influence public responses to online appeals.

The influence of the digital platform ecosystem also remains underexplored. Existing Malaysian studies have paid limited attention to how platform features such as virtual gifting systems, live streaming functions and engagement driven algorithms may encourage or sustain digital begging. These technological characteristics do more than facilitate communication. They also shape user behaviour and create opportunities for financially motivated online solicitation. This study addresses these gaps by developing an integrated analytical framework that brings together economic, psychological, sociocultural, digital and religious dimensions. By examining these interconnected factors within the Malaysian context, the study provides a more comprehensive understanding of digital begging than previous research. It also contributes new evidence that may inform future scholarship, public policy and regulatory responses to this emerging social phenomenon.

3. METHODOLOGY

3.1 Research Design

This study adopted a qualitative documentary research design to examine the factors driving digital begging in Malaysia. A qualitative approach was considered the most appropriate because the study sought to develop a comprehensive understanding of an emerging social phenomenon rather than measure its prevalence or produce statistically generalisable findings. As noted by

Creswell (2014), qualitative research is particularly appropriate for exploring the meanings, contexts and complexities of social phenomena that remain insufficiently understood. Documentary research was selected because digital begging has received limited scholarly attention in Malaysia and remains at an early stage of academic inquiry. At this stage, developing a conceptual understanding of the phenomenon and synthesising existing knowledge are more valuable than conducting large-scale empirical investigations. Accordingly, the study relied entirely on documentary evidence to examine the economic, psychological, sociocultural, digital and religious factors associated with digital begging.

3.2 Data Sources

The study relied exclusively on secondary data obtained from three complementary categories of documentary sources. The first category comprised scholarly publications, including peer-reviewed journal articles, academic books, theses and dissertations retrieved from Scopus, Google Scholar and indexed Malaysian journals. Priority was given to publications produced within the past ten years to ensure that the analysis reflected recent developments in digital society. Earlier publications were included only when they represented seminal theoretical works or remained essential for explaining key concepts used in the study. The second category consisted of official documents published by recognised government agencies, statutory bodies and religious institutions. These included reports issued by the Malaysian Communications and Multimedia Commission (MCMC), the Department of Statistics Malaysia (DOSM), the Department of Islamic Development Malaysia (JAKIM) and the Federal Territories Mufti Department. Relevant legislation, including the Communications and Multimedia Act 1998, the Penal Code and the Cyber Security Act 2024, was also examined to establish the legal and institutional context of digital begging in Malaysia. The third category comprised publicly accessible digital content, including reports published by established mainstream news organisations and publicly available content from TikTok, Facebook and Instagram. These materials were used to illustrate contemporary forms of digital begging and to contextualise the findings derived from scholarly publications and official documents. Social media content was not treated as a primary corpus for systematic analysis.

3.3 Data Analysis

The collected data were analysed using thematic analysis following the framework proposed by Braun and Clarke (2006). This approach was selected because it provides a flexible yet systematic method for identifying recurring patterns across diverse forms of documentary evidence. The analysis involved repeated reading of the collected materials to achieve familiarity with the data. Relevant information was then coded according to its substantive meaning before being organised into broader thematic categories. Related themes were reviewed, refined and synthesised to ensure conceptual coherence across the dataset. The final stage involved interpreting the relationships among the themes and integrating the evidence into a comprehensive explanation of the factors underlying digital begging in Malaysia. Five analytical themes emerged from the analysis, namely economic and financial hardship, psychological and behavioural factors, sociocultural and religious influences, digital platforms and the online ecosystem, and legal and regulatory dimensions. Together, these themes formed the analytical framework used to address the objectives of the study.

3.4 Trustworthiness and Limitations

The trustworthiness of the study was strengthened through source triangulation. Evidence obtained from scholarly publications, official documents and publicly accessible digital content was systematically compared to ensure consistency and credibility. Preference was given to peer-reviewed publications, official government reports and information published by established mainstream news organisations. Where possible, factual claims and statistical evidence were verified through cross-referencing multiple independent sources. Materials lacking clear authorship, publication details or sufficient evidence of credibility were excluded from the analysis. Despite these measures, the study has several limitations. It relied exclusively on secondary data and therefore did not incorporate interviews, surveys or field observations. Consequently, the perspectives of individuals engaged in digital begging and those who contribute to online appeals were not examined directly. In addition, the findings reflect the Malaysian context and may not be directly transferable to societies with different sociocultural, religious or regulatory environments. The analysis of digital content was also limited to publicly accessible material, whereas many digital begging activities occur within private online spaces that could not be examined. These limitations provide opportunities for future studies employing qualitative interviews, surveys or mixed-methods approaches to generate primary empirical evidence.

4. FINDINGS AND DISCUSSION

This section presents and discusses the findings derived from the thematic analysis of documentary evidence. The discussion is organised around five interrelated themes identified during the analysis, namely economic and financial hardship, psychological and behavioural factors, digital platforms and the online ecosystem, sociocultural and religious influences, and legal and regulatory dimensions. Together, these themes provide a comprehensive explanation of the factors driving digital begging in Malaysia.

4.1 Economic and Financial Hardship

The findings indicate that economic hardship is one of the most significant factors driving digital begging in Malaysia. Individuals experiencing financial difficulties, unexpected job loss or substantial debt are more likely to seek alternative sources of income through social media platforms. According to the Department of Statistics Malaysia (DOSM, 2024), many households within the

B40 income group continue to face serious financial challenges, including rising healthcare costs, limited savings and increasing debt obligations. Under these circumstances, digital platforms provide an accessible means of seeking financial assistance without the financial or administrative barriers commonly associated with formal employment or conventional income-generating activities. The analysis also shows that digital begging differs from conventional street begging not only in its mode of delivery but also in the narratives used to attract public support. Appeals related to medical expenses are among the most common. These include requests for financial assistance to cover cancer treatment, dialysis and long-term care for children with chronic illnesses. Such narratives are particularly persuasive because they appeal to widely shared humanitarian values and are often difficult for audiences to question. Similarly, fundraising campaigns associated with natural disasters, including house fires and floods, frequently attract public sympathy, especially during periods when such events receive extensive media attention.

However, the findings also suggest that financial hardship alone does not fully explain participation in digital begging. Sopiyani et al. (2025) reported that some individuals engage in digital begging because they perceive it as an attractive source of income after observing the financial success of other content creators. This finding supports Merton's (1938) strain theory, which argues that individuals may adopt alternative strategies when legitimate pathways to economic success are perceived as inaccessible. Within digital environments, these alternative strategies have become more accessible, less visible and potentially more profitable than conventional forms of begging. A further finding concerns the emergence of cross-border digital begging. Evidence suggests that some content creators from neighbouring Indonesia deliberately target Malaysian audiences because of the stronger purchasing power of the Malaysian Ringgit. They often use the Malay language and schedule live streaming sessions to coincide with periods of high online activity among Malaysian users in order to maximise virtual gifts and financial contributions (Pangestu, 2025). This cross-border pattern indicates that digital begging has evolved beyond a response to economic hardship. In some cases, it has developed into a strategically organised income-generating activity that takes advantage of regional economic differences and the opportunities created by digital platforms.

4.2 Psychological and Behavioural Factors

The findings indicate that psychological factors play a central role in sustaining digital begging by influencing both content creators and audiences. Rather than operating solely as a means of obtaining financial assistance, digital begging has evolved into a reciprocal behavioural process in which the actions of each party reinforce the behaviour of the other. Individuals who observe content creators receiving substantial financial support through live streaming may perceive digital begging as an achievable and rewarding activity. This pattern is consistent with Bandura's (1977) social learning theory, which suggests that behaviours associated with positive outcomes are more likely to be imitated. The analysis further suggests that the reward mechanisms embedded within social media platforms contribute to the persistence of digital begging. Digital gifts, instant donations and positive audience engagement provide immediate psychological reinforcement that encourages repeated behaviour. At the same time, donors often experience emotional satisfaction after responding to appeals for assistance, creating positive reinforcement for both parties (Meier, 2024). As a result, digital begging develops into a self-sustaining behavioural system in which content creators and audiences continually reinforce each other's actions.

The findings also demonstrate the importance of persuasive influence in shaping donation behaviour. Viewers are more likely to contribute when they observe large numbers of others sending virtual gifts, develop a sense of familiarity with the content creator and perceive a moral obligation to provide assistance. These patterns reflect the principles of social proof, liking and obligation discussed by Cialdini (2007). Consequently, financial contributions often appear socially appropriate even when the authenticity of the appeal cannot be independently verified. Another important finding concerns the progressive intensification of presentation strategies. Evidence indicates that individuals engaged in digital begging gradually modify and refine their online performances in order to maintain audience attention and increase financial contributions. Visual imagery, emotional expressions and carefully constructed narratives are strategically employed to enhance audience engagement (Yudha et al., 2023; Dhamayanti et al., 2024). Muhammad Dimas Arrozi (2023) similarly argued from a criminological perspective that such behavioural patterns reflect deliberate strategic adaptation rather than purely spontaneous responses to financial hardship.

4.3 Digital Platforms and the Online Ecosystem

The findings indicate that digital platforms function not merely as communication channels but as active environments that shape, reinforce and sustain digital begging. Platform features, including algorithmic content distribution, live streaming functions and virtual gifting systems, create favourable conditions for emotionally engaging content to reach wider audiences. Consistent with the findings of Acharya et al. (2024), emotionally charged content that evokes sympathy or compassion tends to generate higher levels of audience engagement than neutral content. Consequently, appeals for financial assistance may spread rapidly without requiring conventional advertising or promotional efforts. The integration of virtual gifting systems further distinguishes digital begging from traditional forms of charitable solicitation. Platforms such as TikTok Live and Facebook Live enable viewers to transfer financial support instantly through digital gifts that can subsequently be converted into cash. This immediate reward mechanism reduces the delay between audience engagement and financial gain, making digital begging a more attractive option for individuals seeking rapid sources of income.

The findings also highlight the importance of platform accessibility. Live streaming can now be initiated using only a smartphone and an internet connection, without specialised technical skills, substantial financial investment or formal approval. Dhamayanti et al. (2024) suggested that these low barriers to participation contribute to the rapid expansion of digital begging, particularly among individuals with limited access to formal employment opportunities. The accessibility of digital platforms may also explain why the phenomenon has spread across different age groups, educational backgrounds and socioeconomic communities. Another important finding concerns the strategic use of children and religious educational institutions in online fundraising appeals. Reports by Khalil (2026) and Mohamad (2025) describe cases in which children were featured during live streaming sessions to evoke sympathy and encourage financial contributions. References to *tahfiz* schools and *madrasahs* were also incorporated into fundraising narratives to enhance the perceived legitimacy of the appeals. Within the Malaysian context, such institutions are generally regarded as trustworthy, making them particularly effective symbols for strengthening public confidence. While these practices may increase the persuasive impact of online appeals, they also raise concerns regarding potential deception and the reputational consequences for legitimate religious educational institutions. The prevalence and wider implications of these practices, however, require further empirical investigation.

4.4 Sociocultural and Religious Factors

The findings indicate that sociocultural and religious factors play a central role in shaping the development of digital begging in Malaysia. Strong traditions of charitable giving and mutual assistance create a social environment in which individuals are generally willing to respond to appeals for financial assistance. While these values strengthen social solidarity, they may also increase vulnerability to deceptive online fundraising when the authenticity of an appeal cannot be readily verified. The anonymity and physical distance provided by digital platforms further reduce the social stigma traditionally associated with requesting financial assistance, making digital begging more socially acceptable within online environments. This observation is consistent with Goffman's (1963) discussion of social interaction and public identity. The analysis also demonstrates that religion performs multiple functions within digital begging. Religious elements are frequently used to enhance the perceived legitimacy of fundraising appeals through references to Qur'anic verses, *hadith* and other religious symbols. Nuraini et al. (2024) reported that appeals incorporating religious elements generally receive stronger public responses than those presented without such references. In addition, religious narratives may be used to evoke a sense of moral obligation among potential donors, thereby increasing the likelihood of financial contributions. Periods associated with heightened charitable activity, particularly Ramadan and *Eid al-Fitr*, are also strategically utilised because public willingness to donate tends to increase during these occasions.

The findings further indicate that the use of religious educational institutions has become a prominent feature of digital begging. References to *madrasahs*, *tahfiz* schools and their students are incorporated into fundraising narratives to strengthen public confidence and enhance the credibility of financial appeals. While these strategies may increase public trust, they also raise ethical concerns because they may misrepresent legitimate religious institutions or exploit the religious sentiments of potential donors. Islamic authorities have consistently maintained that financial assistance should be sought only under circumstances of genuine necessity. Jakarta NU (2024) emphasised that the use of digital platforms does not alter the Islamic rulings governing dishonest solicitation, while the Federal Territories Mufti Department (2020) classified deception conducted in the name of religion as prohibited. Another notable finding concerns the influence of contemporary digital culture. The pursuit of online visibility and social recognition encourages some individuals, particularly younger users, to imitate successful fundraising practices observed on social media. Viral culture and peer influence may further encourage the use of exaggerated narratives of hardship to attract public attention and financial support. Collectively, these findings suggest that digital begging in Malaysia cannot be explained solely by economic circumstances. Instead, it reflects the interaction of sociocultural values, religious beliefs and digital communication practices that together shape public responses to online financial appeals.

4.5 Legal and Regulatory Dimensions

The findings indicate that Malaysia's existing legal and regulatory framework remains insufficient to address digital begging as a distinct form of online financial solicitation. Current enforcement relies primarily on legislation that was enacted to address broader forms of cybercrime and fraud rather than digital begging itself. Section 233 of the Communications and Multimedia Act 1998 addresses misleading online content, while Section 420 of the Penal Code governs offences involving fraud and cheating. Although the Cyber Security Act 2024 establishes a broader framework for addressing cyber threats, it does not contain explicit provisions relating to digital begging. These findings are consistent with the observations of *Malaysia Gazette* (2023) and Zulkifli and Jasmi (2024), who argued that existing legislation has not kept pace with emerging forms of digitally mediated financial exploitation. Government reports further reinforce the need for regulatory reform. Statistics published by the Ministry of Digital Malaysia (2025), the National Security Council (2024) and the Royal Malaysia Police (2025) indicate a continuing increase in cyber-enabled fraud, particularly offences involving social media platforms. Although digital begging is not identified as a separate offence within official crime statistics, the findings suggest that it operates within the broader ecosystem of cyber-enabled financial exploitation. This broader context highlights the growing complexity of online financial misconduct and the limitations of existing regulatory mechanisms.

The analysis also identifies several operational challenges affecting law enforcement. Anonymous online identities make it difficult to identify individuals involved in digital begging (Mat Ghani, 2020). Cross-border activities further complicate enforcement when content creators operate outside Malaysia while targeting Malaysian audiences. Establishing fraudulent intent remains particularly challenging because genuine requests for assistance may closely resemble fabricated appeals (Mohamad Rizal Abd Rahman, 2020). In addition, virtual gifting systems operate through platform-based payment mechanisms that are not fully integrated into conventional financial monitoring systems. Existing reporting mechanisms within social media platforms also remain limited, reducing the likelihood that suspicious activities will be detected or reported (Abdullah et al., 2025). The findings further indicate that institutional responses continue to evolve. JAKIM provides guidance on charitable solicitation through its *e-Fatwa* portal, yet comprehensive guidance addressing digital begging has not been developed. Collectively, these findings suggest that both legal and religious institutions continue to adapt to the challenges created by rapidly evolving digital platforms. Indonesia's ongoing regulatory discussions concerning digital begging (Pangestu, 2025) may therefore provide useful reference points for developing a more comprehensive and coordinated regulatory framework in Malaysia.

5. CONCLUSION

This study demonstrates that digital begging in Malaysia is a multidimensional phenomenon that extends beyond economic hardship or individual financial need. The findings indicate that the phenomenon is shaped by the interaction of economic, psychological, sociocultural, digital and religious factors. Economic pressures create the motivation to seek alternative sources of income, while digital platforms provide accessible opportunities for online financial solicitation. At the same time, psychological mechanisms reinforce repeated participation among both content creators and audiences, contributing to the persistence of the phenomenon. One of the study's most significant findings concerns the role of religion within digital begging. Religious elements are used not only to enhance the perceived legitimacy of fundraising appeals but also to influence the behaviour of potential donors. References to Qur'anic verses, *hadith*, religious educational institutions and major religious occasions may strengthen public trust and encourage charitable giving. These practices demonstrate how religious values and social trust can be strategically incorporated into online fundraising activities, particularly within Malaysia's Muslim-majority society.

The study also highlights the active role of digital platforms in facilitating digital begging. Features such as live streaming, virtual gifting systems and algorithm-driven content distribution create conditions that increase the visibility and financial viability of emotionally persuasive fundraising appeals. Although these technologies were not developed for this purpose, their design may inadvertently support the continued expansion of digital begging when effective verification and monitoring mechanisms are absent. The findings further suggest that the existing legal and regulatory framework has yet to respond adequately to this emerging form of online financial solicitation. Challenges relating to anonymous online identities, cross-border activities, platform-based payment systems and the difficulty of establishing fraudulent intent continue to limit effective enforcement. These findings underscore the need for closer collaboration among government agencies, digital platform providers and religious institutions in developing a more coordinated response.

This study contributes to the existing literature by providing an integrated analytical framework that combines economic, psychological, sociocultural, digital and religious perspectives to explain digital begging in Malaysia. Unlike previous studies that have examined these dimensions separately, the present study demonstrates how they interact to sustain the phenomenon within contemporary digital environments. The findings also provide a foundation for future research on digitally mediated financial solicitation in Southeast Asia. From a practical perspective, stronger cooperation between the Malaysian Communications and Multimedia Commission (MCMC), digital platform providers and relevant government agencies could improve the monitoring of online fundraising activities and reduce opportunities for deceptive practices. Religious institutions may also contribute by developing clearer public guidance on ethical online charitable giving, while digital literacy initiatives should strengthen public awareness of how emotional appeals may be used to influence donation behaviour.

Despite these contributions, the study is limited by its reliance on secondary data. Future research should incorporate interviews, surveys or mixed-methods approaches to examine the experiences and motivations of both content creators and donors. Comparative studies involving Malaysia and neighbouring countries would also provide valuable insights into how different regulatory, cultural and religious contexts shape the development of digital begging across the region.

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