

Public Opinion on Mule Accounts

Suan Dusit Poll surveyed a sample of 1,154 people (online and field survey) Between September 16-19 2025

Key Findings:



38.30%

Respondents were highly concerned about their accounts being frozen without notice



57.89%

Many checked transactions more often



61.87%

Trust in banks and government agencies remained



66.98%

People learned to follow news and monitor accounts regularly



64.04%

Confidence in Prime Minister Anutin's government to tackle mule accounts was relatively high

Concerned Over Account Freezes but Trust in Banks Remains

The survey found that most respondents (38.30%) were highly concerned that their bank accounts might be frozen without their knowledge. When asked about changes in financial behavior, 57.89% reported checking transactions more often. Regarding trust in banks and government agencies, 61.87% still believed they could protect innocent people from the impact of mule accounts. The findings show that although public concern was high, people continued to take a proactive approach and placed their hopes in financial institutions and the government to safeguard their interests. They also reflected the atmosphere of uncertainty that followed the mule account scandal. While some became more vigilant, overall there remained unease about when their own accounts might be affected.

Public on Alert, Counting on Anutin's Government for Solutions

In terms of lessons learned, 66.98% said they had to follow the news closely and check their transactions more frequently. As for confidence in the government, 64.04% believed that Prime Minister Anutin could address the mule account problem. The results indicate that people became more alert and applied these lessons to their daily financial behavior, while placing their hopes in the government to tackle structural issues. Although concerns remain, this reflects a search for protection both at the individual and policy levels, as well as expectations for the new administration to restore trust and address problems directly affecting public confidence in the financial system.



At present, "mule accounts" have become one of the most widespread forms of cybercrime in Thailand, particularly since the outbreak of COVID-19, as electronic transactions have taken on a central role in people's daily lives. The use of mule accounts has become a key mechanism enabling financial crimes to spread rapidly and extensively, affecting both individuals and the economy as a whole. Addressing this problem requires integrated cooperation across all sectors. In terms of law, regulations must be tightened and modernized. In terms of technology, government agencies need to enhance monitoring and tracking systems to ensure accuracy and speed, with the capacity to clearly distinguish between offenders and victims. At the same time, raising public awareness and educating citizens to recognize criminal schemes and understand the legal consequences is essential. Such combined efforts will allow individuals and institutions to better respond to evolving forms of digital crime, ultimately fostering long-term financial security for both the public and the nation.

"Following the mule account scandal, although public concern was high, people chose to take a 'proactive approach' by checking their transactions more frequently and being more cautious with money transfers. At the same time, they also 'placed their hopes' in financial institutions and Prime Minister Anutin's government to address the problem seriously. With confidence levels reported as relatively high, the key question now is whether the government can restore trust and respond to the public's concerns."



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