

BPFI

Money Mules Survey

September 2026





Methodology

Online survey

Questionnaire designed in collaboration with BPFI. Where applicable, results are compared with 2024 and 2025 data.



Sample

A nationally representative sample of 1,000 adults 18+ in the Republic of Ireland



Field work dates

9-14 September 2026



Margin of Error

$\pm 3.1\%$ at 95% confidence interval

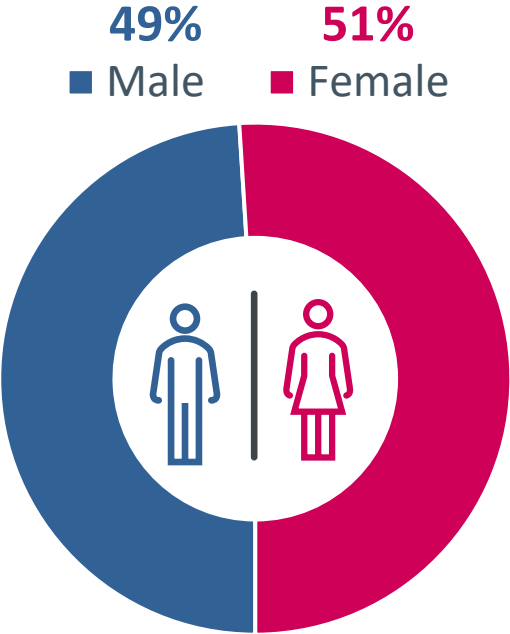
The margin of error indicates the percentage points the results may differ from the overall population.

Margin of error changes according to the size of sample, the size of the population and to the observed percentage in question.

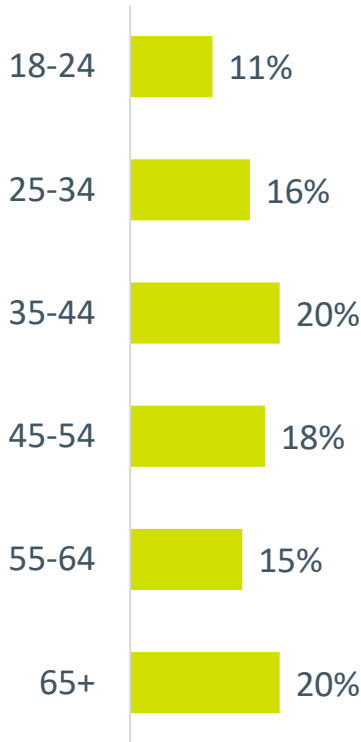


Sample profile – nationally representative of ROI 18+

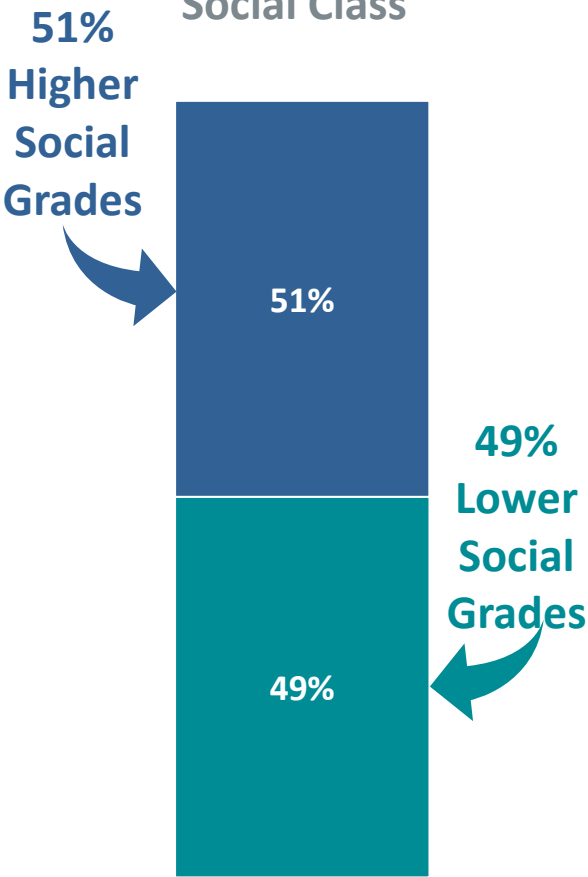
Gender



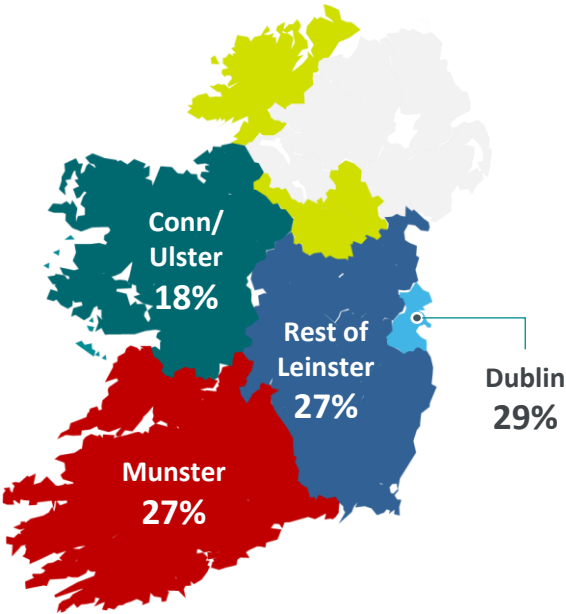
Age



Social Class



Region



A note on reporting:
- percentages may not add up to 100% due to rounding.

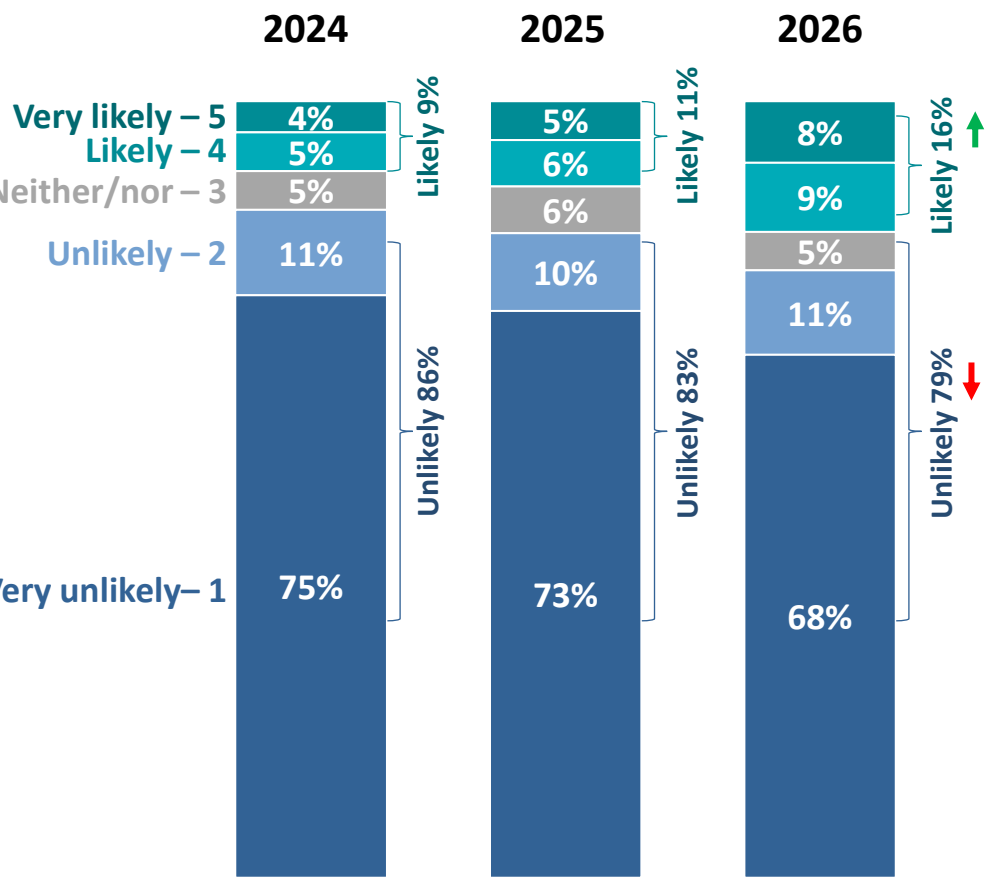
Main Findings:



The vast majority of adults continue to reject the idea of allowing their bank account to be used to transfer money in return for keeping a share of the funds. However, the proportion who would be likely/very likely to consider the offer has increased to 16% in the latest wave, highest among 18-34 year olds.



(Base: All respondents – 1,000)



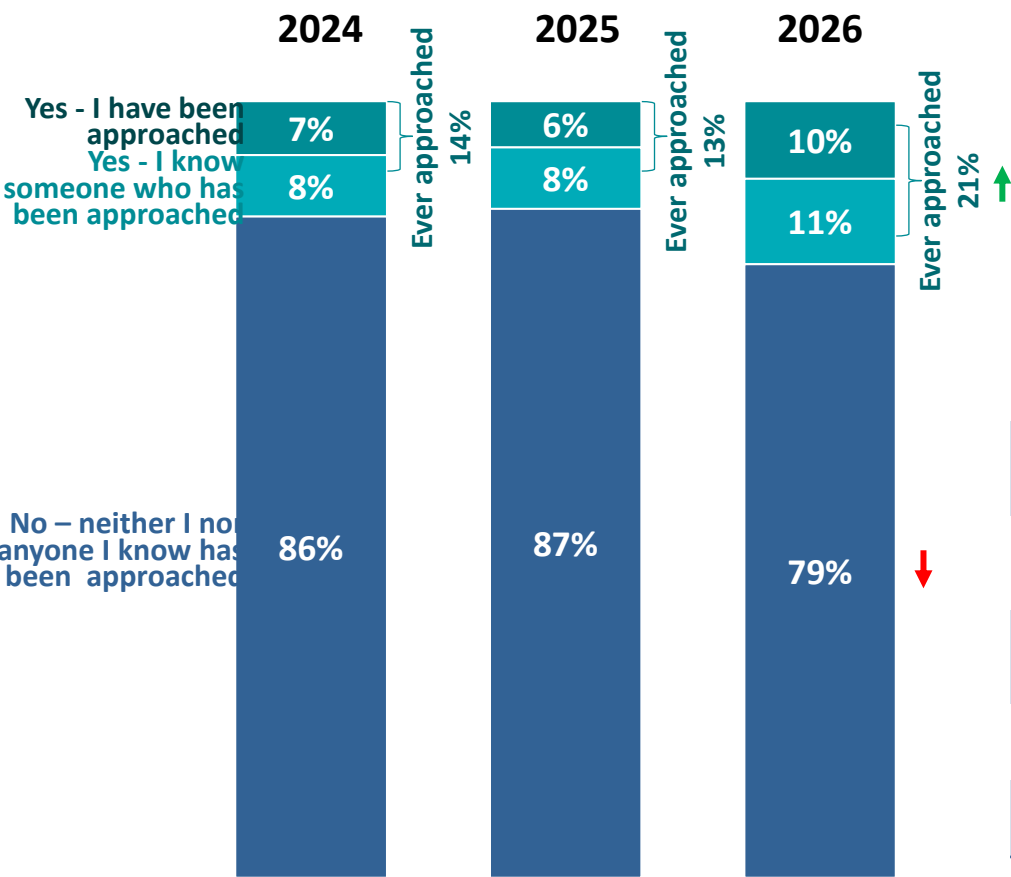
	GENDER		AGE						CLASS		MONEY MULE AWARENESS	
	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1 F50+	C2DE F50-	Aware	Unaware
N=	494	506	112	160	202	181	148	197	508	492	757	243
Very Likely	9%	6%	17%	18%	8%	4%	3%	2%	8%	7%	6%	13%
Likely	11%	6%	20%	18%	11%	4%	4%	0	8%	10%	8%	11%
Neither/Nor	6%	4%	7%	5%	8%	4%	2%	2%	3%	6%	2%	12%
Unlikely	9%	13%	15%	19%	18%	6%	4%	6%	11%	11%	10%	16%
Very unlikely	65%	71%	41%	41%	56%	81%	87%	91%	69%	67%	74%	48%
SUMMARY												
Likely	20%	12%	37%	35%	18%	8%	7%	2%	16%	17%	14%	24%
Unlikely	74%	84%	56%	60%	73%	88%	91%	96%	81%	77%	84%	64%

↑↓ Significantly higher or lower at 95% confidence level

While most people have not been approached (79%), awareness and direct experience of being approached increased in the latest wave, particularly among males and 18-34 year olds.



(Base: All respondents – 1,000)



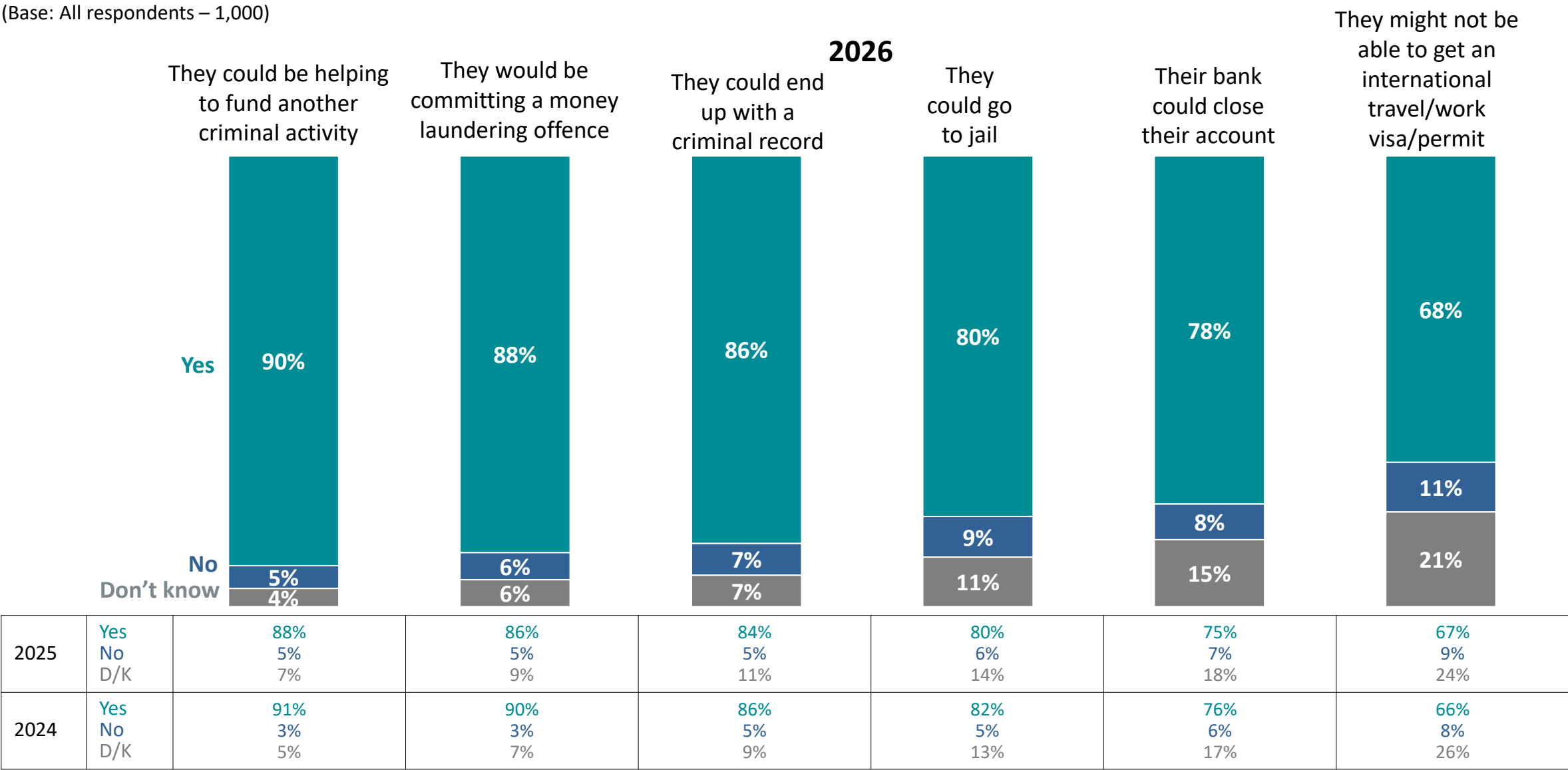
	GENDER		AGE						CLASS		MONEY MULE AWARENESS	
	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1 F50+	C2DE F50-	Aware	Unaware
N=	494	506	112	160	202	181	148	197	508	492	757	243
Yes - I have been approached	13%	7%	19%	26%	12%	2%	5%	2%	12%	9%	9%	15%
Yes - I know someone who has been approached	14%	8%	27%	18%	14%	7%	5%	2%	10%	12%	10%	13%
No – neither I nor anyone I know has been approached	74%	85%	55%	57%	75%	92%	89%	96%	79%	80%	82%	72%
SUMMARY												
Ever approached	26%	15%	45%	43%	25%	8%	11%	4%	21%	20%	18%	28%

↑↓ Significantly higher or lower at 95% confidence level

Awareness of the consequence of allowing someone else to use your bank account remains consistently high across all waves, with no significant changes observed over time.



(Base: All respondents – 1,000)



Q.3. Which of the following, if any, do you believe are possible consequences of allowing money to move through your bank account for someone else.

Awareness is strongest for the most serious legal and financial consequence and increases consistently with age across all consequences tested.



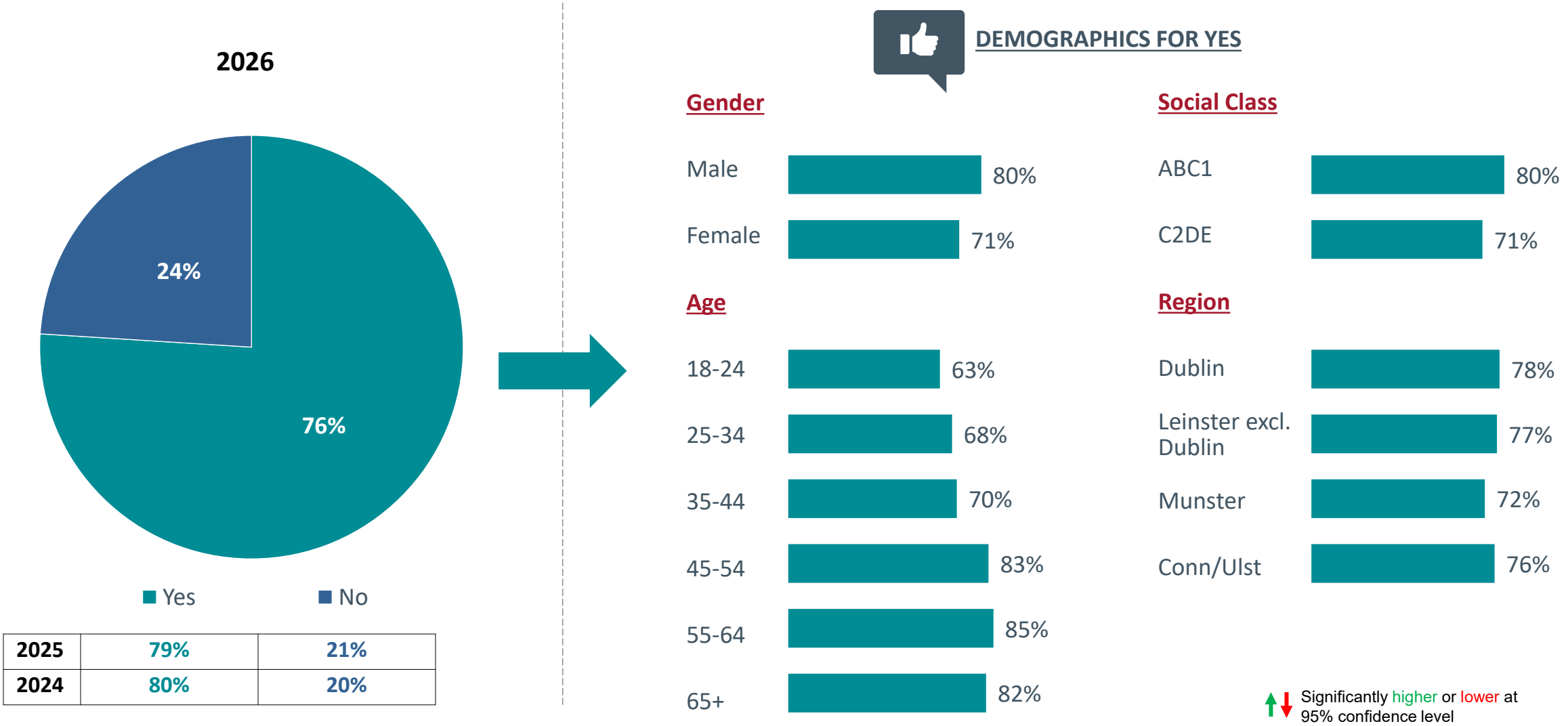
(Base: All respondents – 1,000)

	GENDER			AGE						CLASS		MONEY MULE AWARENESS	
	TOTAL	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1 F50+	C2DE F50-	Aware	Unaware
N=	1000	494	506	112	160	202	181	148	197	508	492	757	243
They could be helping to fund another criminal activity	90%	88%	92%	73%	83%	92%	95%	96%	94%	94%	86%	94%	76%
They would be committing a money laundering offence	88%	87%	89%	74%	82%	88%	93%	93%	91%	90%	85%	92%	74%
They could end up with a criminal record	86%	85%	86%	69%	76%	85%	91%	94%	92%	89%	82%	92%	67%
They could go to jail	80%	78%	82%	66%	72%	80%	86%	88%	84%	84%	76%	85%	64%
Their bank could close their account	78%	78%	78%	64%	78%	74%	84%	85%	79%	80%	76%	84%	60%
They might not be able to get an international travel/work visa/permit	68%	65%	71%	60%	63%	68%	73%	76%	67%	73%	64%	73%	52%

Awareness of the term “Money Mule” remains high at 76% although slightly lower than the previous wave. Awareness increases consistently with age.



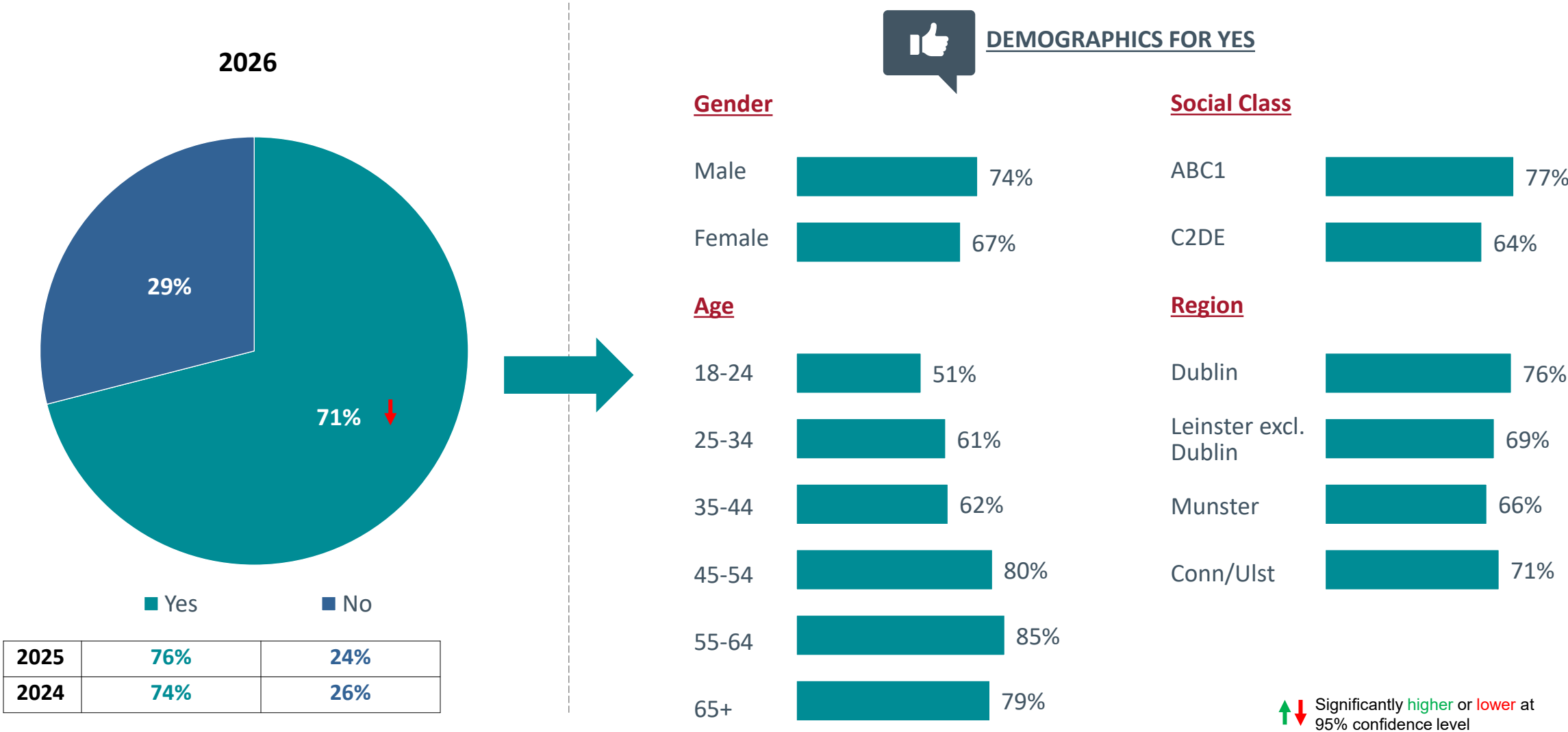
(Base: All respondents – 1,000)



Understanding of the term “Money Mule” also remains high at 71%, but is lower than the previous wave. Around half (51%) of those aged 18-24 understand the term.



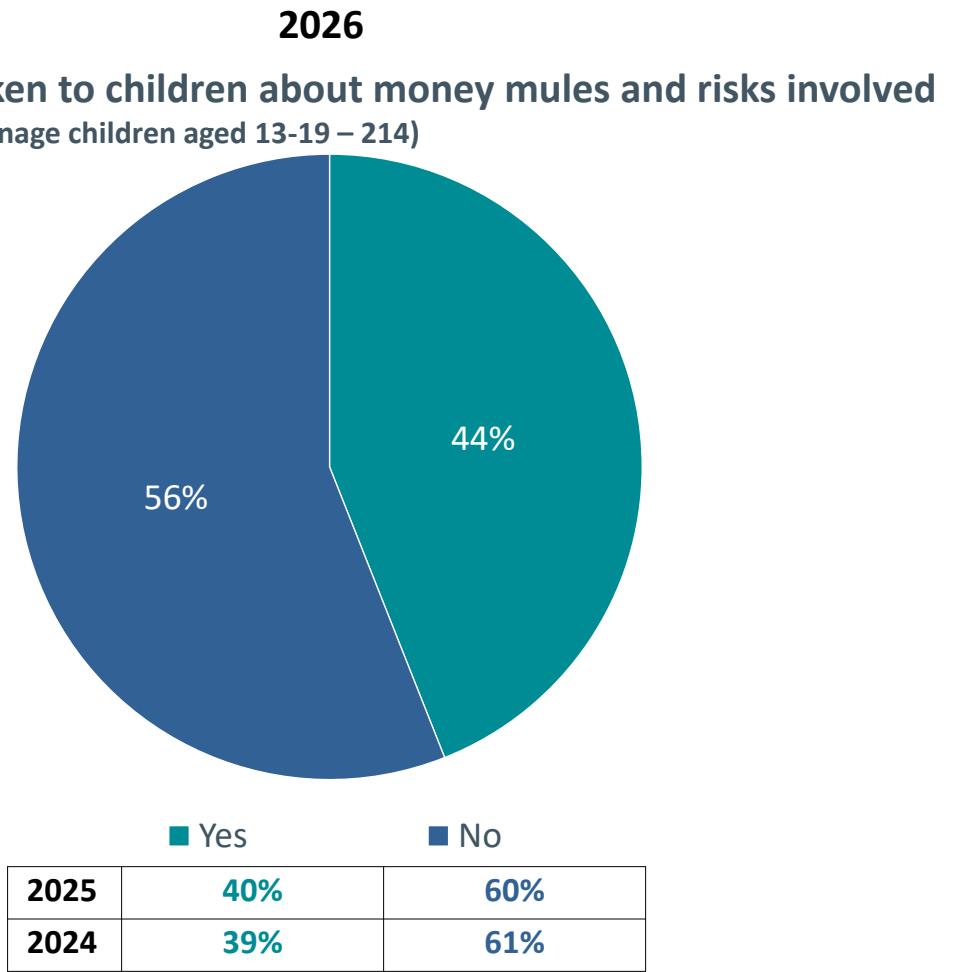
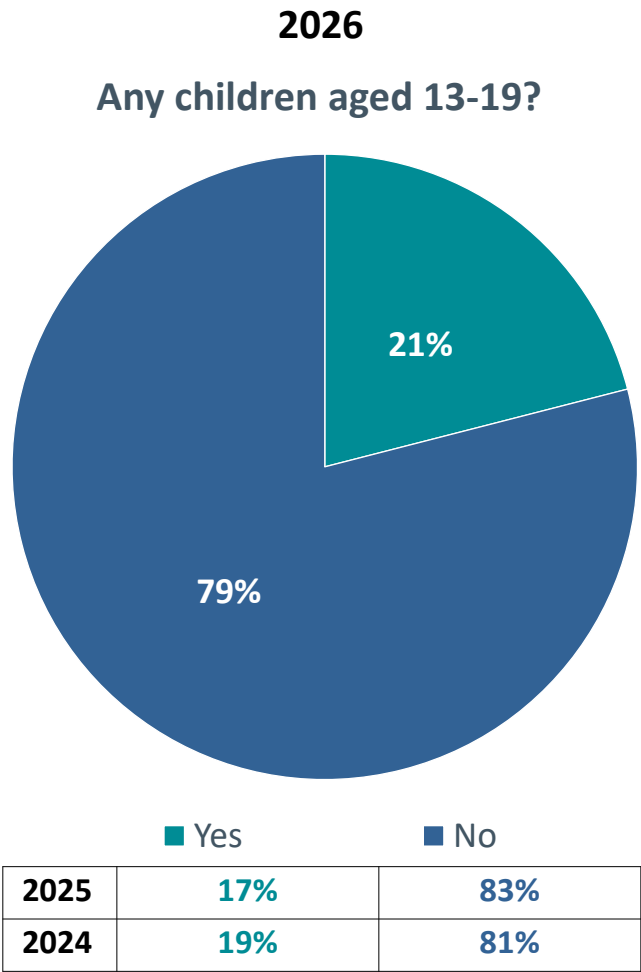
(Base: All respondents – 1,000)



Among those with teenage children aged 13-19, 44% reported having spoken to their children about money mules and the associated risks. This is higher than 2025 when 40% reported the same.



(Base: All respondents – 1,000)



↑↓ Significantly higher or lower at 95% confidence level

Q.6 Do you have any teenage children aged 13-19?
Q.7. Money mules are people recruited by criminals to help transfer stolen money or money that was the proceeds of a crime through bank accounts. Sometimes, teenagers are targeted to become Money Mules. Have you talked to your child (children) about money mules and the risks involved?



- Most adults continue to reject money mule activity, with more than two-thirds (68%) saying they would be very unlikely to allow their bank account to be used to transfer money. However, the proportion who would be likely/very likely to consider such an offer has increased to 16%, with willingness highest among 18-34 year olds.
- While 79% have not been approached, exposure to money mule recruitment has increased, with 21% reporting that either they or someone they know has been approached, up from 13% in the previous wave. Exposure is highest among males and younger adults (18-34).
- Awareness of the consequences of money muling remains high and stable, with no significant changes over time. Recognition is strongest for the most serious legal and financial consequences and increases consistently with age.
- Awareness of the term “Money Mule” remains high at 76%, although it has declined slightly since previous waves. Awareness is consistently higher among older age groups.
- Understanding of what a Money Mule is also remains high at 71% but has fallen slightly since 2025. Understanding is notably lower among younger adults, with only 51% of 18-24 year olds claiming to understand the term.
- Among parents of 13-19 year olds, 44% report having discussed money mules and the associated risks with their children, an increase from 40% in 2025.



info@amarach.com



01 410 5200



www.amarach.com



amarach.research



@AmarachResearch

