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Narrative Strategies of Misinformation in Southern Thailand: A Qualitative Inquiry

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ABSTRACT

In a rapidly changing communication world, social media has become the primary platform for people to receive information. At the same time, it is also fertile ground for various forms of misinformation designed to manipulate people into becoming victims. This research aims to study the narrative strategies of misinformation spread on social media. In this qualitative study, textual analysis was applied to 87 items of misinformation collected from 24 volunteers from the Southern Consumer Network of Thailand. The five main themes of misinformation were identified as follows: online job scams, health misinformation, online loan scams, phishing text messages, and gamified reward scams. Three themes with the highest frequency of occurrence were selected for textual analysis in order to examine their narrative strategies. The research revealed that the key narrative strategies include fabricating legitimacy, targeting emotional vulnerabilities, and offering frictionless shortcuts. Thai cultural contexts are also incorporated into the narrative, redefining misinformation as a form of well-intentioned propaganda to be spread to others. Some share misinformation in the belief that forwarding it earns merit. Addressing and combating this threat therefore cannot rely solely on narrative strategy; it also requires the application of advances in data science and data mining to proactively detect misinformation, as well as relying on integrated national and international collaboration among government sectors, private sectors, and platform providers to fight misinformation, while simultaneously promoting media literacy skills among the public.

Keywords: *Emotional vulnerability, misinformation, narrative paradigm, online scams, social media.*

INTRODUCTION

An image of an elderly person and boiled corn, accompanied by the message "Amazing... Scientists have discovered that boiled sweet corn contains ferulic acid, which is incredibly beneficial to the body. It can even cure cancer! Please, share this information to spread the word!", is just one example of the misinformation circulating on social media, particularly in LINE groups for the elderly, where it's frequently forwarded, even though this information has been verified as false by fact-checking organizations.

In-depth analysis revealed that the content does not consist solely of misinformation, but is cleverly crafted using emotionally charged language and credibility-building techniques such as citing sources, instilling hope in cancer patients, and using the Buddhist principles of charity as an incentive to share this information to help others. This may be a contributing factor why such misinformation continues to circulate online.

Similarly, a deceptive job advertisement posted in a closed Facebook group created for the purpose of trading local products states, "Single mothers, press 9. Hiring 10 more people. Earn money online without relying on your husband". Although the message is short, if we delve deeper into the patriarchal social context where wives have a high level of dependence on their husbands within the local cultural framework of some areas in southern

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Thailand, this statement reflects a deliberate narrative strategy. Its creators, who also seek financial rewards, play on the pain points of the target audience, highlight the power dynamics within the family as the main point of conflict, and offer online work to help single mothers regain their status and dignity.

These examples illustrate how misinformation spread on social media is not simply fabricated content; it is often combined with a narrative strategy to engage the target audience, aligning with Walter Fisher's Narrative Paradigm, which states that, "no matter how strictly a case is argued – scientifically, philosophically, or legally – it will always be a story, an interpretation of some aspect of the world that is historically and culturally grounded and shaped by human personality" (Fisher, 1987, as cited in Engebretsen & Baker, 2022).

The persuasive efficacy of misinformation is not solely rooted in its factual inaccuracy; rather, it derives from strategically constructing messages as narratives that resonate with the foundational beliefs and emotional vulnerabilities of the target audience. Therefore, Fisher's Narrative Paradigm, anchored in the concept of narrative rationality, serves as a more robust analytical framework for revealing the underlying structure of such misinformation than other mainstream communication theories.

In addition, from a research perspective on misinformation, studies on frequency, channels, types of misinformation, content type, etc., are the dominant approach, as in the study of COVID-19 misinformation by Brennen et al. (2020). Some studies focus on the sentiment aspects of misinformation, whether it is negative, positive, or neutral, as seen in Charquero-Ballester, et al. (2021). Of particular importance is Lewandowsky et al.'s (2023) examination of the impact of misinformation on democratic processes. This includes numerous studies that focus on the political aspects and the role of bots in spreading misinformation. However, qualitative studies of narrative strategy — how these false pieces of information are woven together to captivate audiences — remain relatively limited. This research, employing a qualitative inquiry methodology, aims to decipher the linguistic strategies and character creation present in misinformation circulating within civil society networks in southern Thailand.

LITERATURE REVIEW

Homo Narrans

It was originally believed that the factors influencing human decision-making and certain behaviors stemmed from careful consideration of the rationality of the information received. However, the theory of homo narrans, as presented in Human Communication as Narration (Fisher, 1987), argues that in addition to the rational arguments (logos) that humans engage in, there are also narratives (mythos) present in parallel communication (Ong, 1982, as cited in Fisher, 1987). This raises the question of whether logos or mythos has the greater influence on humans, as stated by Fisher (1987, p. 6):

> At issue in the story of the interrelations of logos and mythos is which form of discourse—philosophy (technical discourse), rhetoric, or poetic—ensures the discovery and validation of truth, knowledge, and reality; and thereby deserves to be the legislator of human decision-making and action.

Consider a situation from everyday life that many people may have experienced. In a skincare store, if the salesperson presents information focusing solely on chemical ingredients and their properties (logos), the buyer may simply acknowledge the technical details.

However, if the seller uses narrative, highlighting a famous customer who dramatically improved their skin after using the product, leading to repeat purchases, and then posted pictures on social media, receiving a flood of positive comments, this narrative of success and social recognition is often the key factor in motivating buyers to make purchasing decisions more readily than simply hearing about the product's benefits. From the seller's perspective, their ability to successfully close a sale through narrative demonstrates that humans are natural storytellers.

From the customer's perspective, the decision to purchase this product is based on Fisher's (1987) principle of narrative rationality. This principle holds that humans no longer judge rationality in the traditional way, but rather on the basis of two components: 1) narrative probability, which considers whether the story is plausible, interconnected, and consistent; and 2) narrative fidelity, which determines whether the story aligns with the listener's real-life experiences. Evaluating this requires the logic of good reasons. From this concept, it can be concluded that narrative is a part of human communication that is not limited to scientific truth alone but is constructed within the social and cultural context in which humans live.

The Power of Mythos Over Logos

Narrative is a communication strategy evident in news, dramas, series, documentaries, novels, photographs, video clips, banners, advertisements, films, and more, presented on both traditional and new media platforms. These stories allow viewers to become immersed in the various narratives presented, a process known as narrative transportation, whether they evoke positive or negative emotions, reflecting how powerful the story is (Thomas & Grigsby, 2024). For example, in the earlier case of the false job advertisement, even though it was just a simple post, what made the post interesting was the story of a single mother's self-reliance and achieving financial independence from work. Such a narrative reaches target audiences who are seeking good opportunities of this kind. Furthermore, such misinformation has become a gateway for scammers to trick numerous victims into entering human trafficking networks run by transnational scammers in Southeast Asia.

The ability of stories to engage human attention effectively stems from psychological processes that occur when recipients encounter engaging stories. Bezdek and Gerrig (2017) demonstrated that when viewers encounter tense scenes (hot spots), they respond more slowly to ambient sounds and notice fewer things than when watching normal scenes (cool spots). Narratives therefore evoke emotions in the audience and allow them to disconnect from the outside world. A study by Oschatz and Marker (2020) found that narratives were more persuasive than non-narrative messages, both in the short and long term. While non-narrative messages can change beliefs, narratives are even more effective at altering both behavior and intention. The key is that when recipients feel high involvement in the story, they become deeply immersed in it (transportation). Transportation thus acts as a mediator of immediate persuasive effects. Therefore, this research helps confirm that misinformation presented in the form of narratives not only deceives victims temporarily but can also become so deeply ingrained that it shapes behavior in the long term, such as purchasing herbal products, voting in elections, or falling victim to fraud, through the mechanism of narrative transportation. Narrative is therefore understood here as a strategy that exerts a central influence on the target audience, rippling through their thoughts and emotions (Serrat, 2017).

The Structure of Narratives

Narrative structure design is a strategy used by narratologists to create aesthetic appeal and exert a psychological influence on the target audience. These factors play a crucial role in constructing the recipient's sensory experience (Huang & Grizzard, 2022). Narrative is also a technique that allows the sender to convey emotions, feelings, and facts harmoniously. It serves as a channel to convey tacit knowledge that is difficult to articulate, allowing it to be communicated naturally. Furthermore, narrative has a flexible structure that can be well-connected to various contexts, thus making it easier to build awareness and aid recall (Serrat, 2017).

The concept of narrative structure has several forms. Rejnö et al. (2014) focused on the narrative's timeline, dividing it into four stages: the narrative's beginning, which marks the start of the actual events; the narrative's midpoint, where a complicating action occurs, changing the situation and becoming the turning point of the event; the continuing narrative, which does not proceed in a linear way but rather recapitulates events; and the narrative's ending, the closing, which reveals how the story is resolved, culminating in a coda that serves as a conclusion. This approach is also used as a data analysis tool to understand the in-depth experiences of patients and their families.

According to Girão et al. (2023), the techniques and elements of narrative are as follows: 1) Story pattern: Stories follow a standard pattern: exposition, complication, resolution, and conclusion. What distinguishes stories from simple narrative is the inclusion of a complication and a solution or outcome; 2) Types of characters: In a story, there are four types of character: hero, victim, supporting character, and villain; 3) Narrative construction: narratives are constructed in activities such as advertising and public relations, based on the relationship between characteristics such as opportunity, impact, space, and time, which are considered narrative strategies; 4) Stimulating imagination and learning: When a story is told, the listener's brain projects images of what is being described. The more detailed the description, the better the brain understands the context of the story and the more accurately it projects the image. This projection stimulates human imagination and becomes a powerful tool for transmitting information and stimulating learning, because the brain forgets inanimate patterns but better retains narratives combining emotion and visuals; 5) Use of language and audiovisual resources: Narrative strategy creates engaging narratives using carefully chosen words and vocabulary, and uses audiovisual resources that can attract and retain attention; and 6) Recreating reality: The storyteller does not necessarily have to convey reality directly, but may instead create a new reality through narrative.

Misinformation

The terms misinformation, disinformation, and fake news are often difficult to distinguish. Wardle and Derakhshan (2017) criticized the term "fake news" as ambiguous and as political rhetoric aimed at undermining the credibility of media institutions that politicians frequently weaponise the label whenever they are displeased with journalistic reporting. Therefore, the concept of information disorder is proposed to classify information into three groups based on the accuracy and intent behind the creation of the information, as follows: 1) misinformation refers to false or inaccurate information, where the publisher did not intend to harm or threaten anyone; 2) disinformation refers to false information or a mixture of truth and lies intentionally created to cause misunderstanding, and is intended to threaten and undermine the credibility of the target audience; and 3) malinformation refers to the act of

disclosing factual or confidential personal information to the public with malicious intent and causing direct harm to the target audience.

One important observation is that, from the perspective of social media users, assessing the true intent of the creator (agent) of the information is difficult, as information can be reinterpreted at any time. For example, content created to satirize politics may be interpreted by some groups of recipients as disinformation or deliberate deception. Therefore, categorizing information based on the level of intent in creating information may be merely an idealistic concept, but it is difficult to use it to categorize information encountered in the daily lives of media users. The sharing of misinformation was previously assumed to occur because social media users were unaware of the truth and believed the information anyway. However, Ecker et al. (2022) explain that this belief may not be true, as social media users may perceive the information as harmless to others. Therefore, information is shared in a similar way to the post-truth concept, which suggests that people are less aware of the truth and more concerned with who is saying it (Ukpaka, 2024). Therefore, those who share the same political ideology will find it easier to believe and share information that aligns with that ideology. Furthermore, Wardle and Derakhshan (2017) categorized forms of misinformation and disinformation into seven types that are strategies used to influence the target audience to believe the information. Details shown in Table 1.

Table 1: Forms and attributions of misinformation and disinformation

Form	Attribution
Satire or Parody	This content is easily distorted and reshared beyond its original humorous intent.
False Connection	False connections, such as clickbait headlines, may seem harmless initially but ultimately erode media trust and fuel polarization.
Misleading Content	Selectively manipulating facts, quotes, or images to construct a misleading narrative.
False Context	Repurposing authentic media with a fabricated context to fit a new narrative.
Imposter Content	Exploiting user trust by impersonating genuine organizations or brands to deceive and manipulate
Manipulated Content	Deceptively altering authentic information or visual media to fundamentally distort its original meaning.
Fabricated Content	Creating entirely fictitious content, including deepfakes, explicitly designed to deceive audiences and erode trust.

Digital Narratives and Misinformation

The expansion of social media in the digital age has resulted in misinformation being produced, spread rapidly, and circulated more systematically. This crisis is exacerbated by the decline in the role of traditional truth-teller institutions, such as the media, government sectors, and experts (Ukpaka, 2024).

In the digital age, misinformation often mimics the narrative of traditional media while simultaneously utilizing platform algorithms to attract engagement, filter, and present only content that aligns with user preferences. Combined with human confirmation bias, this further reinforces the tendency for information consumers to accept and believe such misinformation without critical analysis (Lazer et al., 2018).

Similarly, Di Domenico (2022) argues that information on digital platforms is broken down into thin slices, causing recipients to focus more on headlines or images than on verifying the source of the information. Therefore, content creators use sensational and exaggerated headlines to attract attention and boost engagement. Also, narratives are created to focus on evoking emotions and personal beliefs rather than presenting facts.

Furthermore, the credibility of the narratives is enhanced through media mimicry, both in terms of website design and news language usage. Expert cues and substandard research are cited to legitimize the content, and algorithmic legitimacy systems are exploited, such as displaying website views, review counts, or product rankings to create social proof that misleads recipients into believing the information is reliable.

Based on the above concepts, three key patterns and characteristics of narrative on social media can be summarized: 1) Creating artificial credibility through mimicking the presentation style of mainstream media, impersonating an expert, and referencing distorted scientific data; 2) Emotional stimulation and bias through the design of content elements such as the use of color, font size, illustrations, eye-catching text, etc., to evoke feelings and align with the recipient's personal beliefs; and 3) Utilizing algorithm systems to accelerate engagement by creating artificial reality through the echo chamber phenomenon and using it as social proof to reinforce the credibility of the information.

METHODOLOGY

This is a qualitative study that aimed to analyze misinformation on social media. Data were collected through the participation of volunteers from the Southern Consumer Network (SCN) based on their daily use of social media. The researcher focused on studying data from social media, including public social media, accessible to the general public, and private social media, such as LINE, private Facebook groups, Messenger, etc., where misinformation tends to spread extensively within these closed spaces. Lüdtke (2018) points out that external parties or the government cannot verify facts on these latter types of social media due to potential privacy violations. Therefore, relying on volunteers as actual users to collect data is a suitable research method for this research, enabling efficient access to information circulating within personal social media platforms. The research process is as follows:

Volunteer Recruitment

The data used for this analysis were collected from the social media platforms regularly used by 24 volunteers from eight southern provinces of Thailand. The inclusion criteria for participants were as follows: (1) active membership in the Southern Consumer Network; (2) digital proficiency in smartphone operation; and (3) a commitment to completing a methodological training program. This training encompassed the research objectives, target data typologies for monitoring, procedures for social media data extraction, and the technical tools designated for submitting data to the research team. For the data collection process, volunteers monitored information on their preferred social media platforms for one year (June 2023 – June 2024). Upon encountering suspicious information suggesting misinformation, volunteers took screenshots and uploaded the data to Google Forms for cloud storage. This allowed researchers to further screen and analyse the results.

This study obtained formal ethical approval for human subjects' research from the Institutional Review Board (IRB) of the researchers' affiliated institution. In strict compliance with ethical guidelines, the identities of both the volunteer data collectors and the individuals who disseminated the misinformation on the platforms were completely anonymized.

Unit of Analysis

The units of analysis in this study were 87 items of misinformation from social media platforms, which were screen-captured and collected by the volunteers. These items

subsequently served as the fundamental units for textual analysis, in accordance with the designated analytical framework.

Textual Analysis

The narrative strategy analysis in this study applied the concepts of Girão et al. (2023), Rejnö et al. (2014), and Serrat (2017) to deconstruct the tactics employed by message creators to fabricate legitimacy and stimulate engagement from the target audience. The textual analysis process was conducted as follows:

(1) Data preparation: The collected data were anonymized and categorized into the three most frequent and threatening misinformation themes (red flags): online recruitment scams, misleading health information, and online loan solicitations.

(2) Micro-level coding: The misinformation was analysed segment-by-segment to identify codes for the rhetorical devices present in these texts.

(3) Macro-level analysis: The texts were evaluated as stories using Fisher's concepts of narrative coherence, as detailed in Table 2.

(4) Thematic synthesis: The micro- and macro-level findings were consolidated into the core narrative strategies, which manifested differently across the three selected categories of misinformation in this study.

Table 2: Structures and scopes of misinformation narratives

Structure of Narratives	Attributions
Story Pattern	Exposition, complication, resolution, and conclusion.
Types of Characters	Hero, victim, supporting characters, and villain.
Narrative Construction	Creating an atmosphere via the relationship of various elements demonstrating opportunities, impacts, space, and time
Stimulation Imagination and Emotion	Storytelling through images or elements that stimulate the imagination and emotions of the target audience.
Recreation Reality	Recreating reality by assembling various elements together.

RESULTS AND DISCUSSION

Overview of Misinformation

The overall study found 87 items of misinformation reported by volunteers on social media throughout the data collection period. These can be categorized into 12 themes: online job scams, health misinformation, online loan scams, fraudulent clickbait messages, game scams, investment scams, false information about medical devices, using celebrity as endorsers, scam applications, online gambling advertisements, false information about beverages, and exaggerated claims about herbal remedies, as shown in Table 3.

Table 3: Frequency and percentage of misinformation themes obtained from the SCN monitoring

Themes	Frequency	Percentage (%)
Online Job Scams	19	21.84
Health Misinformation	17	19.51
Online Loan Scams	17	19.54
Phishing Text Messages	12	13.79
Gamified Reward Scams	9	10.34
Others	13	15.01
Total	**87**	**100.00**

One interesting finding is that the data collection period for this research was before 2025, a period when the global community was still unaware of the severity of the transnational crime and human trafficking crisis, particularly the rampant operation of scam centres along the Thai-Myanmar and Thai-Cambodian borders. Subsequently, these movements were suppressed through integrated cooperation between the governments of Myanmar, China, and Thailand, as well as the impact of border clashes between Thailand and Cambodia. Although Thailand is not a primary base of operations for scammers, it has undeniably been a significant transit country used to transport victims of scams from around the world to neighbouring countries (Dickson & Quitzon, 2026).

Among Thai victims, a large number fall prey to online job scams, which are systematically disseminated on social media. These operations leverage the platform's reach by purchasing sponsored advertisements on Meta to expand their reach to a wider target audience. This phenomenon aligns with the research finding that volunteers from the Southern Consumer Network detected more misinformation about online job scams than about any other type. This context raises an important research question: What narrative strategies do these online scamming groups employ to subtly persuade and deceive large numbers of victims worldwide into falling into their traps?

Online Job Scams

The results of monitoring by volunteers from the Southern Consumer Network of Thailand found that online job scams are primarily disseminated through Facebook. The content creation process is divided into two channels, each with distinctly different strategies, namely:

1) Public Facebook pages often use impersonation strategies, posing as leading business organizations or government agencies, coupled with formal and credible graphic designs. Most of the content uses persuasive tactics involving offers that are too good to be true, such as job advertisements for low-skill positions with virtually no qualification requirements yet offering exorbitant salaries and benefits to lure victims.

2) In closed groups, scammers infiltrate local online communities or online marketplaces in various provinces, adapting their strategies to use simple, short, concise, and informal language in their posts to blend seamlessly with the online community's communication context. This creates a sense of closeness and reduces suspicion among victims.

The narrative strategies used in these online job recruitment scams can be analysed as shown in Table 4.

Table 4: Narrative structure of online job scams content

Structure of Narratives	Attributions
Story Pattern	The plot is designed using a conflict. Income concerns of the target audience are key attractions in creating the introduction, to offer easy job opportunities, and it culminates in a proposed resolution, offering high returns quickly to stimulate urgent decision-making.
Types of Characters	The character arrangement features a criminal as hero, offering easy jobs to victims facing financial difficulties. The images and logos of reputable organizations serve as supporting characters, creating artificial credibility.
Narrative Construction	The focus is on presenting opportunities for easy high-income earning by working for a company or from home, and the positive impact is receiving a large amount of money quickly.

Stimulation Imagination and Emotion	Create an image of an easy life with good income, evoking emotions of hope, desire for high earnings, and fear of missing out on opportunities, by presenting the job as urgent, trust was gained through informal language, and false claims of affiliation with a credible organization.
Recreation Reality	Create a new reality by falsely using the name and logo of a well-known government sector or private company, combined with fabricated misinformation about job description and income with some factual information.

The narrative structure analysis reveals that online job application scams employ narrative strategies focused on the economic and psychological problems of their target audience, namely: 1) Scammers, as saviours, offer opportunities and solutions to those facing financial crisis by constructing the reality of high returns under low conditions (low-effort, high-reward) to stimulate imagination and hope for a more comfortable life. This narrative structure contradicts the reality of the labour market, but makes it seem plausible and attractive; 2) Reducing the recipient's level of caution, the narrator uses a strategy of borrowed legitimacy to recreate reality, using symbols and logos of government sectors or well-known private companies to piece together misinformation; and 3) Emotional exploitation, using informal language to build trust while creating a sense of urgency (Fear of Missing Out - FOMO) to pressure victims to react and make decisions immediately without having the opportunity for critical thinking or fact-checking.

Health Misinformation

Health misinformation is information that is inaccurate or may not be verified by expert institutions. This influences the recipient's decision-making, leading to erroneous judgments, and having a direct negative impact on their health. It has been found that three out of four internet users encounter health misinformation, and one third of this misinformation contains content that encourages those who believe it to delay standard medical treatment, leading to serious life-threatening risks and unnecessary expense (Fridman et al., 2023).

The research found that health misinformation spread on social media often involves overclaiming and the creation of misleading information about the use of herbs, vegetables, and fruits to cure serious diseases. Recurring examples include false claims about ferulic acid in boiled corn or false claims, purportedly based on research, that chewing ripe papaya seeds can cure cancer within a month. Although the Food and Drug Administration (FDA) of Thailand has previously issued warnings and clarified the facts, this information continues to be reproduced and circulated on online platforms.

The fact that this misinformation can still spread may be due to limitations in the scientific knowledge of the recipients of the information, combined with the design of content that uses simple and engaging language. Furthermore, senders use moral reasoning, such as "sharing to make merit" (· ´ fǽª Æ, chae ao bun; in Thai Buddhist belief good deeds accumulate merit, so sharing health information to benefit others is also considered an act of merit, even if that information is false), as a psychological tool to encourage sharing. A key observation is that this type of information is often spread in LINE group chats, community groups, various network groups, etc., which are used for exchanging information more than other platforms are. In this case, the narrative strategy can be analysed according to Table 5.

Table 5: Narrative structure of health misinformation content

Structure of Narratives	Attributions
Story Pattern	The narrative begins with an introduction and builds conflict using the experience of suffering from a serious illness, such as cancer, to trigger anxiety, before presenting a resolution through treatments or products that make exaggerated claims about easy and quick cure, or a secret medical formula.
Types of Characters	The character structure dictates that healing methods, herbal remedies, or narrators of recovery experiences act as heroes, assisting patients, their relatives, and those terrified of the disease, who are considered victims. Medical terminology, personal experiences, and fabricated references to organizations or institutions are used as supporting characters to create the artificial credibility of the narrative.
Narrative Construction	Narrative construction techniques are designed to create an atmosphere that highlights opportunities for ease treatment and has positive impacts of recovery, by incorporating visual elements, language, and scientific information, that inspires hope of recovery from the disease.
Stimulation Imagination and Emotion	The content focuses on stimulating imagination about achieving easy recovery without suffering from serious illness, while simultaneously stimulating emotions of the target audience, in terms of hope, fear of exaggerated symptoms, empathy from personal stories, and the desire to donate through invitations to share the information.
Recreation Reality	Creating a new reality by making exaggerated claims about treatments, combining advice with misconceptions, falsely attributing names of credible organizations and individuals without permission, creating conspiracy theories, such as the World Health Organization keeps information confidential, and creating narratives based on personal experiences.

It is undeniable that cancer is the leading cause of death in Thailand, with a rate of 125.5 per 100,000 population (National Statistical Office, Thailand, 2023). This shared experience of loss has led to widespread dissemination of misinformation related to cancer. There are three narrative strategies found to be used, namely: 1) The painless shortcut, portraying herbal remedies as heroes that can easily cure serious illnesses; 2) Establishing manufactured medical legitimacy, falsely claiming affiliation with research institutions, use of jargon, and personal narratives recreating reality; and 3) Weaponizing the culture of care, encouraging the spread of misinformation through the rhetoric of "sharing for merit", transforming misinformation into a symbol of concern. This leads to people sharing misinformation in private social media groups lacking fact-checking before sharing because they are driven by good intentions. This unique Thai cultural characteristic causes the continued circulation of misinformation, contrasting with the study by Keselman et al. (2021), which stated that the sharing of misinformation often stems from interpersonal trust and trust in health authorities, as well as from levels of information and science literacy.

Online Loan Scams

Misinformation, particularly online loan scams, acts as a gateway, luring social media users into various forms of fraud. This includes upfront fee fraud, excessive interest rates, complex and ambiguous terms and conditions, unauthorized collection of personal data, as well as the theft of sensitive information, including personal, financial, and banking data (Watcharinporn & Lerdtomornsakul, 2024).

The research results show that the process of creating misinformation in the form of online loan scams is often carried out through Facebook pages, relying on sophisticated impersonation strategies of legitimate financial institutions. This includes copying the

company name, logo, font, and colour, combined with formal-looking banner designs to create a sense of credibility. Furthermore, motivational messages that stimulate interest can be used, such as promises of low interest rates, easy loans, and fast approval. The techniques used to construct all these narratives can be analysed in-depth as detailed in Table 6.

Table 6: Narrative structure of online loan scams

Structure of Narratives	Attributions
Story Pattern	The narrative begins with an introduction that points out to the core conflict regarding financial problem of daily life with a familiar question, cash shortage? This is followed by a proposed resolution, a loan service falsely claiming to represent a financial institution, using lures such as easy approval conditions, fast, no collateral required, and unrealistically low interest rates.
Types of Characters	The character structure consists of a con artist playing the role of a kind-hearted lender (hero), who offer assistance to those facing financial hardship (victim), by using the logo of commercial bank, image of individual in professional work attire, and standard instalment schedule as supporting characters to create a sense of realism.
Narrative Construction	Narrative construction proceeds through the integration of elements in terms of the financial institution's image, loan calculation table, hashtag, and persuasive language to highlight opportunities for easy access to funding sources and no restriction on collateral, while emphasizing the positive impacts of getting quick loan approval on social media platforms.
Stimulation Imagination and Emotion	The content focuses on stimulating imagination to escape from financial crisis quickly and easily, without the obstacle of lack of collateral, coupled with stimulating emotions through the creation of hope of receiving a large sum of money to alleviate immediate stress, and the creation of false trust through a false image of legality.
Recreation Reality	The process of recreating reality revealed through the simulations of the environment and identity of legitimate financial institutions. This includes copying logo, using systematic loan calculation table, and conditions in small print, to create a false sense of trust that deceives victims into believing they are conducting safe and standardized transactions.

The research results clearly show that online loan scams utilize three narrative strategies, namely: 1) Exploiting financial problems and offering emergency shortcuts by using financial hardship as a source of conflict to pressure victims into stress and rush into making decisions, neglecting analytical thinking. This strategy reflects the fact that scammers target a specific group of financially distressed individuals, then offer complex terms and conditions that can trap victims in a cycle of debt; 2) Constructing a believable fake and credible corporate identity by recreating reality using the financial institution's logo, employee photos, and colour similar to legitimate financial institutions to create an illusion of safety and reliability; and 3) Overcoming obstacles with surreal conditions, stimulating imagination, and the hope of financial freedom that is easily obtained without conditions. All these tactics are designed to produce visceral appeals that deceive victims (Button et al., 2014). This is consistent with the research by Putri and Rinaldi (2023) on the problem of illegal online lending. It found that when people initially fall victim to online loan scams, they are unaware that the criminal's actions are illegal until they encounter various problems. Therefore, it is necessary to educate and raise awareness among at-risk groups, some of whom believe that taking out a small loan will not pose a danger in the future. This must be done in conjunction with government regulatory mechanisms and strengthening international cooperation in

preventing and suppressing these activities (Button et al., 2014; Watcharinporn & Lerdtomornsakul, 2024).

CONCLUSION

The research results reflect common narrative strategies for disseminating misinformation, including strategies for fabricating legitimacy, which reconstruct reality by assembling elements such as misrepresented institutions and credentials, and logos, names, and colour schemes similar to those of real organizations. This draws the target audience into a constructed artificial reality and reduces their anxiety about the dangers of such information (Di Domenico, 2022).

The strategies for targeting emotional vulnerabilities, which involves narrative construction that targets the stress, anxiety, or hardship that the target audience is facing. This mechanism works by directly triggering basic human emotions and exploiting psychological vulnerability as a means of reaching the target audience. As a result, recipients become swayed and firmly believe that the deceptive offers can solve and alleviate their life crisis. Therefore, targeting emotions, whether positive or negative, directly influences the target audience's decision-making process when evaluating information (Norris & Brookes, 2021).

There are strategies for offering frictionless shortcuts to stimulate the imagination of outcomes without limitations (friction), such as herbal remedies that cure cancer without pain from chemotherapy or easy-approval loans without collateral. These surreal conditions are designed to give the victim hope.

A key aspect of interest regarding narrative strategies of misinformation in the Thai social context is its connection to cultural contexts that makes misinformation seem like well-intentioned propaganda that should be spread to others through social media platforms. This results in the continued circulation of misinformation within communication platforms. This phenomenon differs from analog-era chain letters, which spread rumours by using threatening and cursing messages to instil fear if the letter was not forwarded to others. In the digital era, however, chain messages have shifted to a strategy of encouraging sharing by emphasizing that the act of sharing is done with good intentions and to allow those who forward it to receive merit from their actions.

Implications

This research on narrative strategies provides an understanding of the process of designing and constructing fabricated reality with the objective of deceiving the recipients into becoming victims. In particular, some types of misinformation are directly linked to transnational crime syndicates. These movements rely on the use of social media technology as a wide-open gateway to reach target audiences globally without borders. Therefore, since technology is being used as a primary tool for spreading fraud, addressing and resolving the problem cannot rely solely on media literacy. However, there is an urgent need to integrate technological interventions as a key mechanism in combating and deterring such threats, through the detection of fake news on social media, drawing on data science and data mining techniques (Shu et al., 2017). There are various approaches to developing methodologies to reduce the spread of misinformation through social media. For example, research by Zhao et al. (2023) examined the potential of technology to assess the default risk. Applied in reverse, the same technological logic could be used proactively to screen for credibility, as well as

detect and block illegal lending platforms. These illegal platforms all employ similar mechanisms to deceive consumers.

However, it is undeniable that the spread of this misinformation partly relies on the mechanism of purchased advertising on social media platforms, which allows platform owners to benefit from scams targeting people worldwide. These social media platform owners cannot deny their involvement in the illegal activities. Therefore, it is necessary to encourage platform providers to actively participate in combating fraud. Their role should be elevated from that of mere social media providers to that of actors accountable for the damage caused to the public. Although many countries have already begun to enact laws mandating this for platform providers, the concept is not yet widespread or comprehensive.

In terms of governance, it is essential to integrate cooperation between the government sectors, telecommunications service providers, relevant private sectors, and technology developers to enhance cross-border collaboration (Kraiwanit et al., 2025; Sorunke, 2026). This must go alongside ongoing efforts to educate and raise awareness among vulnerable groups in society, which remain a fundamental measure that must be continuously implemented.

Limitations and Future Research

This research has significant limitations, focusing primarily on textual analysis and narrative structure from the perspective of content construction. However, empirical evidence of the recipients' responses to these psychological strategies in real-world situations has not yet been evaluated, including the context of highly dynamic threat patterns. Therefore, future research should expand to quantitative or experimental research to measure the relationship between emotional vulnerability and cognitive processing in vulnerable groups when exposed to misinformation.

Furthermore, it is important to accelerate the study of the impact of generative artificial intelligence (Generative AI), which scammers use to produce and manipulate deceptive narratives to make them more believable and personally specific (hyper-personalized scams). This will serve as a database for developing technologically advanced anti-misinformation innovations.

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