

## **AWARENESS AND PERCEPTION OF INTERNET FRAUD EPIDEMICS AMONG NIGERIAN YOUTHS**

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**ABSTRACT:** The surge in internet fraud poses a critical challenge among Nigerian youths, requiring heightened awareness and an accurate understanding of the issue. This alarming trend raises concerns about the level of awareness and perception of internet fraud. Understanding the factors that contribute to this epidemic and the youths' perceptions of it is crucial for developing effective preventive measures and safeguarding their online experiences. This study examined the awareness and perception of internet fraud among Nigerian youths. The theoretical framework Media technological determinism and technology-enabled crime theories underpinned the study as a theoretical framework. The study adopted a descriptive research design. The population of the study consisted of all Nigerian youths, all young people between the ages of 18 and 35 years who are citizens of the Federal Republic of Nigeria. The population for the study included 3,599,589 youths from the state capital of the geopolitical zone, Nigeria. The sample size was 384 according to Keyton's sampling determinant formula. The study adopted multistage cluster sampling techniques. A questionnaire was used for data collection and, percentages and weighted mean scores (WMSs) were used for data presentation. The findings of the study revealed that the level of awareness of the epidemic of internet fraud was very high and that there were more people associated with internet fraud among young people. The study recommended that, because the level of awareness of the epidemic of internet fraud is high, a massive awareness campaign should be undertaken to educate youths in Nigeria about the knowledge on the consequences of internet fraud.

**Keywords:** Internet Fraud, Epidemic, Awareness, Perception, Nigerian Youths

### **Introduction**

As of July 2020, the number of internet users in Nigeria was 00.05 million, representing 46.6% of the entire country's population (Clement, 2020). In Nigeria, internet fraud is a common trend that has led to a decrease in cyber-security at both the national and international levels. The sophistication of Nigerian cyber attackers has increased significantly over the last few years and now includes the use of malware as information stealers or remote administration tools (RATs). Nigeria is ranked 3rd in global internet crimes after the US and the UK (Premium-Times, 2017). Recently, the UK reported that £34.6m was reported to be stolen from victims between April and September 2018 (British Broadcasting Corporation, BBC, 2019). Victims of internet fraud are not only limited to individuals or corporations outside of Nigeria. For example, in 2018, commercial banks within Nigeria lost more than \$39 million due to electronic fraud and cybercrime (Izuakor, 2021). A percentage of these victims are actually residents of Nigeria. A report on the evolutionary trend of fraud in Nigeria shows that IT and technology are the most frequently used channels for perpetration of fraud and account for most of fraud cases and actual losses recorded in Deposit Money Banks (DMB). However,

according to the 2019, Nigeria Cybercrime report by the Economic Financial Crime Commission, a total of 263 cybercrime suspects were arrested, 111 of whom were convicted and jailed of the crimes reported, a greater percentage were representative of fraud related acts being committed by youths.

Nigeria is regarded as the headquarters of “advance fee fraud.” Advance fees have earned it a place as the most common form of fraudulent approach in Nigeria. It is most often called “419.” This name is associated with several forms of fraud and was derived from the section 419 of the Nigerian Criminal Code which provides provisions of crimes of fraud that are punishable by law, this name covers internet fraud and other cybercrimes. However, factors precipitating internet fraud among Nigerian youth include the existence of gang culture and unemployment (Whitty, 2011). Several labels and names are used to identify internet fraudsters in Nigeria such as “419,” “Yahoo Yahoo,” “Yahoo boys,” “Yahoo+,” and “Gee boy,” among others. Most perpetrators of internet frauds in Nigeria are most students (youths) in tertiary institutions. Nigeria internet fraudsters use stolen identities (cloned accounts), encrypted emails, forged business profiles and public profiles to scam victims through online banking, auctions and e-commerce platforms. These acts of cyber-fraud acts are successfully carried out through an anonymous process called social engineering. This skill involves deceptively manipulating people online to reveal sensitive and confidential information for fraudulent purposes. However, despite the awareness of the current state of unsafe terms in cyber transactions, regulatory agencies in Nigeria and worldwide have failed to control the surge of economic loss and cyber threats caused by frauds carried out online.

Nigeria is a sprawling army of internet fraudsters dreaming of dreamy exploits such as Ramon Abbas, aka Hushpuppi, and the bevy of others is crashing into Nigeria’s cyberspace. They are everywhere these days, and they have in their massed ranks a lot of teens and young children. However, they are unmistakably internet savvy, hungry for success, marked by poverty and driven by unemployment. Armed with internet-enabled gadgets, they flock into cyberspace where their victims, who include locals and foreigners alike, keep a trickle of funds coming their way with each passing day, and their sophistication grows, with the necessity to prove the fruitful mother of invention (The Guardian Nigerian, 2021). They used to primarily target Nigerians who have bank accounts with their antics discovered; they have been forced to upgrade, and these days, they net victims all over the world, consequently dragging Nigeria’s already soiled reputation through even more dirt. To ensure that this, however, does not get out of hands, the criminal justice system exists to check crimes and criminals, albeit with its spectacular failings in Nigeria.

Many people who indulge in internet fraud young, technologically savvy and hungry for quick cash. Many belong to the generation of young Nigerians who have witnessed some of the worst plunder of Nigeria’s commonwealth. Thus, they have grown up seeing and hearing the massive amounts of public funds that have gone unaccounted into private pockets in Nigeria. As such, the young people know that there is a highway to riches that is peculiarly Nigerian (The Guardian Nigerian, 2021). With their internet-enabled phones and laptops, they comb cyberspace, searching for ‘clients,’ and the harm is been incalculable. The internet is a diverse tool, and the possibilities are endless. Nigeria has in place a number of laws to check cybercrime, and the Economic and Financial Crimes Commission is always based itself to trying to rein in internet fraudsters.

However, because of the endless space of the internet has; it is easy for Nigeria's reactionary laws and even more reactionary law enforcement to lose. The effort to rid Nigeria of cybercriminals promises to be long not only because internet fraud is lucrative but also because it is perfectly playing into the hands of many young people who have seen their options evaporate in the cauldron of social insecurity that Nigeria is. The awareness and perception of internet fraud among Nigerian youths extrapolates a complex landscape where high levels of exposure and knowledge coexist with varying degrees of vulnerability, driven by factors such as socioeconomic status, educational background, and access to technological resources.

### **Statement of the Problem**

The advent of the internet has undeniably transformed the world, connecting people across borders, enabling seamless communication and fostering economic growth. However, with this advancement, a darker side has emerged, internet fraud, "419 scams" or "advance fee fraud," in Nigeria. Unfortunately, it has gained notoriety as a hub for such fraudulent activities. Internet fraud poses significant financial consequences for individuals, both in Nigeria and beyond. Victims often suffer substantial monetary losses due to the deception of fraudsters. Individuals fall prey to various scams, such as email phishing, identity theft and fraudulent investment schemes. The losses incurred can lead to severe financial hardships, bankruptcy and loss of trust in online transactions. Additionally, the negative image associated with Nigerian internet fraudsters has fuelled scepticism and reluctance among foreign investors, hindering economic growth and foreign direct investments.

The socioeconomic implications of internet fraud in Nigeria are profound. A significant number of young individuals are lured into fraudulent activities due to unemployment, poverty and the allure of quick wealth. This leads to a distorted value system and a diminished work ethic, affecting the overall productivity and social fabric of the Nigerian nation. The diversion of human resources towards illegal activities impedes Nigerians' progress towards sustainable development and a knowledge-based economy. The disproportionate concentration of ill-gotten wealth in the hands of a few fraudsters worsens income inequality and social unrest. There is need to embark on basic research to determine the awareness level of internet fraud among youths in Nigeria and their knowledge of the epidemic of internet fraud, which could help to control the magnitude of the fraud, legislation against it and kinetic efforts to ameliorate it. In addition, determining the sources of communication would help individuals select the sources that could be utilised in awareness creation, while the perceptions of the youths would set the goals for social change. Studies have generally been conducted on the fight against cybercrimes and cyberattacks, but few or no studies have been conducted on internet fraud epidemics. Based on the above premises, this study aimed to ascertain the effects of the internet fraud epidemic on awareness and perceptions among Nigeria youths.

### **Objectives of the Study**

The specific objectives of the study are as follows:

1. assesses the level of awareness among youths in Nigeria about the epidemic caused by internet fraud;
2. determine the sources of awareness of internet fraud among youths in Nigeria;

3. examine the level of knowledge that youths in Nigeria have on the epidemic of internet-fraud; and
4. determine the perceptions of youths in Nigeria about the epidemic caused by internet-fraud.

### **Research Questions**

1. What is the level of awareness among youths in Nigeria about the epidemic of internet fraud?
2. What are the sources of awareness among youths in Nigeria about the epidemic of internet fraud?
3. To what level of knowledge have young people in Nigeria acquired about the epidemic of internet fraud?
4. What is the perception of youths in Nigeria about the epidemic of internet fraud?

### **Conceptual Review**

#### **Internet Fraud**

This is a type of fraud that makes use of the internet. According to Eze-Michael (2021), internet fraud is not the same as cybercrime; instead, internet fraud is a subset or one of the types of cybercrime. Other types of cybercrime include cyberstalking, cyberbullying, online trafficking, child pornography, and cyberterrorism. On the other hand, there are different forms of internet fraud, including phishing or spoofing, A.T.M. fraud, online fake shopping, Scarce ware or malware, business e-mail compromise (BEC), data breach, e-mail account compromise (EAC), ransomware, identity theft, lottery fraud, social media fraud and matrimonial dating fraud. Internet fraud can also be called computer fraud, and both can be used interchangeably to mean the same thing. Yahoo boys in Nigeria use any or all of the abovementioned methods of computer fraud to obtain money from their victims. Many of them have succeeded in defrauding large people of huge amounts of money, thereby defeating the initial purpose of the internet business (Ogwezzy, 2012).

#### **Nature and Methods of Internet Fraud**

Internet fraud has become a growing business in Nigeria with many youths pulling along. These boys and girls have become fearless and invulnerable to fear and intimidation. Internet fraud has become a source of concern for both the government and citizens. It has become an international concern. We have heard of the law enforcement agents occasionally raiding the hideout of the fraudsters and arresting some yet that has not mitigated the operation and prevalence of the illicit business. In fact, yahoo boys have become bold and unbent in their activities (Ojiego, 2021). The most worrisome aspect of yahoo business is the spiritual dimension that illicit business has taken. Yahoo boys, especially G-Boys, are heavily involved in human rituals and sacrifices (Ogwezzy, 2021). According to Onodarho (2021), a recent phenomenon in the operation of Yahoo boys is the intermix of spiritual elements with cybercrimes. There are spiritualists, witchdoctors and sorcerers who work hand in hand with them. For the effectiveness of illicit business, human parts such as sexual organs, tongue, and breast tissue are used to prepare toxic charm for yahoo practitioners. These spiritual lords initiate and prepare magic wands for them with which they are able to lure their target into accepting their business proposals. In return, they are made to sacrifice either a human life or

a part of their vital organs in lieu of sacrificing a loved one. The purpose of this sacrifice is to renew the magic wand and make it continuously efficacious. Another reason for the sacrifice is to maintain their membership in the wicked gangs. As a result, of the above, members of the families of yahoo persons are in danger of being mysteriously killed by their sons or brothers for sacrifice. They are usually commanded to sacrifice a family member who is so dear to them. It could also be their girlfriend or any friend. They do this to secure their wealth. Yahoo boys who fail to make sacrifices when demanded are usually in danger. According to the confession of an arrested yahoo boy, a yahoo member may run mad if he delays or fails to make sacrifice as at when due. Their spiritual masters are impatient and brutal. Some have been inflicted with insanity for refusing to maintain their secrecy. It is not surprising, therefore, that young girls are declared missing only for the bodies to be found a few days later, with some sensitive parts already harvested for ritual purposes. These are indeed great threats to society.

### **Factors responsible for Internet Fraud and the Quest for Quick Riches**

What are those factors fuelling the proliferation of Internet fraud? Why are the youths abandoning their studies, legitimate businesses and apprenticeship to engage in internet fraud? Why is there a growing amount of internet fraud in Nigeria today? These and other related questions are addressed in this section. Some of the factors known to fuel the growing amount of internet theft and the quest for quick wealth is discussed below: a. Vulnerability of the Cyberspace: The digital space is an area that is relatively new to most Nigerians. It takes only those who are well-trained and proficient in the use of computers and the internet to explore the cyberspace either positively or negatively. While genuine individuals are busy trying to maximise, the opportunity provided by the digital space, criminally minded individuals have turned the internet space to illicit money-making machines (Abiola, 2013; Eze-Michael, 2021). Currently, the lack of effective monitoring of the digital space locally or internationally has made it easy for internet fraudsters to manipulate the cyberspace for their selfish gain. The proceeds of such actions have turned many Nigerian youths into millionaires who buy and drive around exotic cars worth millions of Naira, yet no government agency is doing anything to unravel the source of such wealth. This failure and the ease with which the yahoo boys succeed in defrauding their victims remain motivations for internet fraud. b. Unverifiable sources of income. The failure of governments at all levels to verify the sources of wealth for citizens has led many people to indulge in illicit businesses.

Nigeria is a country where people are not required to account for the sources of their wealth; instead, every wealth is celebrated. As a result, fraudsters take advantage of this lacuna to defraud, embezzle, extort and steal. According to Ojiego (2021), approximately 70-80% of the wealth of Nigerians is often traced to unverifiable sources. c. Government's failure to arrest and prosecute criminals: Yahoo business, including all other criminal activities occurring in Nigeria, does not occur on the moon. The criminals are human beings who live among the citizens. They can easily be identified. In fact, they have become so audacious that they do not fear any threat of arrest by law enforcement agents. Eze-Michael (2021) noted that although some laws regulate the activities of cyberspace, such as the Economic and Financial Crimes Commission Act, the Money Laundering Act and the Advance Fee Fraud Act, Yahoo business remains in operation. Painfully, many law enforcement agents collaborate with Yahoo Boys and some other criminals. When any is arrested, they rally around their member and offer bribes in millions to the law enforcement agents to secure the release of their member. Hence the Yahoo business has become a business tolerated in Nigerian society

(Ojiego, 2021). d. Obvious and rising cases of youth unemployment: youth unemployment in Nigeria has risen astronomically in recent years, increasing the vulnerability of young people to all manners of criminality. An idol mind they say is the devil's workshop. The youths are now seeking any means of survival. The army of unemployed youths is now driven by all types of innovation. As a result, some of them who are versatile in the use of computers and the internet have taken advantage of the large internet space to try their hands at available businesses, whether legitimate or not. Some have deliberately formed themselves into criminal gangs to defraud online businessmen and women of their hard-earned money. Greed, a strong desire for wealth, possession and power is one of the contributing factors to youths' involvement in internet fraud. Many Nigerian youths are ambitious to own flashy cars without working for them. A greedy person feels that he or she does not need to work to obtain results. They want to reap what they have not sown (Ezechukwu, 2016).

### **Theoretical Framework**

This study hinges on two theories of mass communication, namely: perception theory and space transition theory. The proponents of perception theory were (Berelson and Steiner in 1964). It simply states that individuals have ways of shutting out information that is not in line with what they believe. Weimann (2010) describes perception as the "complex process by which people select, organise, and interpret sensory stimulation into a meaningful and coherent picture of the world" (p.21). It simply means that individuals most often process campaign messages to suit the worldview with which they are conversant. According to him, studies in human perception have shown that people's values, needs, beliefs and attitudes play important roles in determining how they select stimuli from the enormous amount of campaign content in their environment and how they ascribe meaning to such stimuli from their existing frame of reference. Anaeto et al. (2011) posit that "the theory tells us the process of interpreting message is complex and that these goals may be difficult to achieve" (p.66). This theory is in line with people's perceptions; once a person has been exposed and given attention to internet fraud messages, the next stage involves analysing the message to ensure that it is ultimately beneficial. People interpret messages in a manner consistent with their preexisting attitudes and beliefs. These attitudes and beliefs are what give them the basis for interpreting messages resulting from internet fraud. This theory is equally relevant to understanding the epidemic of internet fraud and its awareness among Nigerian youth. The way in which youth perceive and interpret information about internet fraud shapes their attitudes and behaviours. Their perception may be influenced by cultural, social, educational and personal factors, and understanding these perceptions is essential to tailor awareness campaigns, educational initiatives and interventions that effectively resonate with the youth, debunk misconceptions and foster a safer online environment.

The space transition theory was proposed by Jaishankar in 2008. This theory explains the different behaviour patterns of individuals who act in a conforming manner in terrestrial space but act in a nonconforming manner in virtual space. The theory argues that people behave differently when they move from one space to another. Jaishankar suggested seven propositions as explanations of criminal behaviour in cyberspace: 1. Persons with repressed criminal behaviour (in the physical space) have a propensity to commit crimes in cyberspace; otherwise, they will not commit in physical space due to their status and position. 2. Identity flexibility, dissociative anonymity and lack of deterrence factors in cyberspace provide offenders with the option to commit cybercrime 3. The criminal behaviour of offenders in cyberspace is likely to be imported to physical space, which may also be exported to

cyberspace. 4. The intermittent ventures of offenders into cyberspace and the dynamic spatial-temporal nature of cyberspace provide the chance for them to escape. 5. (a) Strangers are likely to unite together in cyberspace to commit crimes in the physical space. (b) Associates of physical space are likely to unite to commit crimes in cyberspace. 6. Persons from closed societies are more likely to commit crimes in cyberspace than people from open societies. 7. The conflict of norms and values of physical space with the norms and values of cyberspace may lead to cybercrimes. The relevance of the theory to this study is that it views the emergence of cyberspace as a new locus of criminal activity. This is essential because of the nature of the behaviour of the persons who bring out their conforming and nonconforming behaviour in the physical space and cyberspace. Space transition theory suggests that changes in communication technology, such as the widespread use of the internet, can lead to shifts in social behaviour and perceptions. In the context of the internet fraud epidemic among Nigerian youth, this theory highlights how the transition from traditional to online spaces has altered the dynamics of fraud and awareness. Youths are navigating a new space where internet fraud is a prevalent issue, and their perceptions and responses are shaped by this transition. Understanding this shift helps tailor educational efforts to address challenges specific to the online sphere and effectively combat internet fraud among young people.

### **Empirical Review**

Eluwah (2021) carried out a study on “Cyber awareness and education in Nigeria: An assessment. The objectives were to determine the level of cyber awareness among Nigerian cyber users with respect to cybersecurity and cybercrime and to identify attitudinal measures taken by Nigerian cyber users to forestall cybersecurity incidents among others. A quantitative approach was employed for data collection from 401 respondents using selected questions and statements assessing items in a self-structured questionnaire to assess respondents’ awareness and education levels related to cybercrime; cybersecurity; and government cyber awareness initiatives; attitudinal and behavioural measures to forestall cybersecurity incidents; and the impact of government cyber awareness initiatives. The results showed that respondents had fair awareness of cybercrime and cybersecurity but very poor awareness of government initiatives aimed at achieving cybersecurity awareness. Attitudinal and behavioural measures to mitigate cybersecurity incidents were observed to be highly and moderately positive respectively. A major highlight revealed from the research was the very poor impact of government initiatives on cybersecurity awareness and education. The study essentially reveals that the government should intensify the publicity and visibility of its cyber-security awareness and education initiatives. Both the reviewed study and the pioneering study are related, as both focus on cyber awareness. The area of divergence is related to the objectives, scope and methods.

Odey et al. (2021) conducted a survey on “Perception and awareness of cyber-security in Nigeria”. This paper investigates cyber-security perceptions in Nigeria to identify the factors that influence people’s perceptions of different threats in cyberspace. The systematic literature review method was used to review relevant publications from reputable journals and conferences. Additionally, a primary exploratory data analysis survey through questionnaires was administered online on general knowledge and industry-specific and personal perceptions of Nigerians regarding cybersecurity. The results shed on light the current awareness level of cybersecurity in Nigeria, which shows a general lack of interest and awareness among respondents in the three primary areas of the survey. The reviewed study and the present study

are related as they hinge on the perception and awareness of cybersecurity in Nigeria. However, they differ in terms of their objectives, scopes and methodological approaches.

## **METHODOLOGY**

The study used a survey research design. The research population this study focused on Nigerian youths. The choice of the youths as the focus population is because they constitute the active users of various social media platforms. The Nigeria National Youth Policy (2001) describes youths as all young people between the ages of 18 and 35 years who are citizens of the Federal Republic of Nigeria. (This study adopted this as the working definition). According to the Nigeria National Youth Policy, the total number of such persons in Nigeria as of the 2006 National Housing and Population Census was 46,667,847. This value was projected at 2.96 as the growth rate for 17 years (that is, from 2006 – 2023 which yielded a projection of 138, 603, 612). Nigeria has six geopolitical zones of between five and seven states each. In this study, researchers selected one state from each of the zones and focused on the youth population of the state capitals. This is because using the internet requires a certain degree of literacy, and the majority of the youths in capital cities can boast of this literacy. However, the internet is heavily dependent on electricity, and capital cities have electricity.

The sample size for each of the cities studied was 384, determined using Cozby's (2004) sample size determination table, which states that at a +5% error margin, a population of over 100,000 requires a sample size of 384. The sampling technique works on the premise that a given population is too large for any researcher to realistically observe all the elements therein (Nwodu, 2006). This was the case in this study, as studying all the users of the internet in Nigeria during the period of this study was practically impossible. Hence, sample selection became necessary. In doing so, the researchers chose stratified and simple random sampling techniques. The choice of the two techniques was to reflect the six geopolitical zones and, at the same time, give elements of each population equal chances of being selected. The questionnaire instrument was used. The questionnaire was administered directly on respondents' exposition to the issue of study and tends to answer the objectives posed earlier.

## **PRESENTATION AND ANALYSIS OF DATA**

**Research Question 1:** What is the level of awareness among youths in Nigeria about the epidemic of internet fraud?

**Table 1: Heard, Watched or Read about Internet Fraud in Nigeria**

<b>Status</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Yes</b>	380	100%
<b>No</b>	0	0%
<b>Uncertain</b>	0	0%
<b>Total</b>	<b>380</b>	<b>100%</b>

As shown in Table 1, 100% of the respondents (380) agreed that they had heard, watched or read about internet fraud in Nigeria.

**Table 2: Level of Awareness of Internet Fraud in Nigeria**

Options	Rating	No of Respondents	Percentage
Very High	100 – 80	225	60%
High	79 – 59	122	32%
Low	58 – 38	20	5%
Very Low	37 – 1	13	3%
<b>Total</b>		<b>380</b>	<b>100%</b>

According to Table 3, the majority of the respondents had heard, watched or read about internet fraud to a very high intensity.

**Table 3: The Reasons for Internet Fraud in Nigeria**

Options	No. of Respondents	Percentage
Unemployment and greed	200	20%
Vulnerability of cyberspace	52	14%
Unverifiable sources of income	78	53%
Failure to arrest and prosecute criminals	50	13%
<b>Total</b>	<b>380</b>	<b>100%</b>

The above table shows that the reason for the main reasons for internet fraud were unemployment, greed, unverifiable sources of income, vulnerability to cyber space and, failure to arrest and prosecute criminals as the main result.

**Research Question 2:** What are the sources of awareness of internet fraud among youths in Nigeria about the epidemic?

**Table 4: Sources of Awareness of Youths in Nigeria on the Epidemic of Internet Fraud**

S/N	Items	SA	A	D	SD	Total	Total Weighted (fx)	Decision
10.	I am aware of the internet fraud through face-to-face communication	122 (488)	184 (552)	72 (154)	17 (17)	1211	3.19	Agreed
11.	I am aware of it through friends, relations acquaintances	88 (352)	134 (402)	128 (256)	45 (45)	1055	2.78	Agreed
12.	I also got aware of it through grapevine, gossips and rumours	156 (624)	192 (576)	47 (94)	0 (0)	1294	3.41	Agreed
13.	I got aware the information through talk shows in Churches, Mosques and associations/clubs	138 (552)	176 (528)	64 (128)	17 (17)	1225	3.22	Agreed

14.	I got aware of the internet fraud through social media: such as WhatsApp, Facebook, Instagram and Twitter	162 (648)	204 (612)	29 (58)	0 (0)	1318	3.47	Agreed
15.	I got aware of the information through newspapers and magazines	164 (656)	188 (564)	43 (86)	0 (0)	1006	2.65	Agreed
16.	I obtained the information on the internet fraud through radio, television and public films	149 (596)	176 (528)	70 (140)	0 (0)	1264	3.33	Agreed
17.	I got aware through billboards, posters and handbills	9 (36)	86 (258)	130 (260)	170 (170)	724	1.92	Disagreed
<b>Grand Mean</b>						<b>2.99</b>		<b>Accepted</b>

The data in Table 5 reveal that the sources of awareness of internet fraud among youths in Nigeria were through face-to-face communication, friends, relational acquaintances, talk-shows in churches, mosques and associations/clubs, social media such as WhatsApp, Facebook, Instagram, and Twitter, newspapers and magazines, radio, television and public films.

**Research Question 3:** To what level of knowledge have youth in Nigeria acquired on the epidemic of internet fraud?

In analysing this research question, the effects of internet fraud were addressed to test the respondents' knowledge and grade them into levels.

**Table 6: Level of Knowledge Youth in Nigeria has on the Epidemic of Internet Fraud**

Effects of Internet Fraud	No. of Respondents	Percentage	Level of Knowledge
Very high adequate of the effects of Internet fraud	43	11%	Very high
High adequate of the effects of Internet fraud	90	24%	High
Low adequate of the effects of Internet fraud	105	28%	Low
Very low of the effects of Internet fraud	142	37%	Very low
<b>Total</b>	<b>380</b>	<b>100%</b>	

As indicated in the Table above, the level of knowledge youths in Nigeria acquired on the effects of internet fraud was very low.

**Research Question 4:** What is the perception of internet fraud among youths in Nigeria about the epidemic?

**Table 7: Perception of Youths in Nigeria on Epidemic of Internet Fraud**

S/N	Items	SA	A	D	SD	Total	Total Weighted (fx)	Remark
21.	My perception of the profit driven, laudable and worthwhile	0	0	152	233			
		(0)	(0)	(304)	(233)	537	1.41	Disagreed
22.	My perception of the epidemic of internet fraud is illegal and sanctimonious in nature	156	190	49	0			
		(624)	(570)	(98)	(0)	1292	3.40	Agreed
23.	My perception of the epidemic of Internet fraud is vile and extremely subtle	148	192	52	3			
		(592)	(576)	(104)	(3)	1275	3.36	Agreed
<b>Grand Mean</b>							<b>2.72</b>	<b>Agreed</b>

The data in Table 7 shows that Nigerian youths perceive the internet fraud epidemic as illegal and sanctimonious in nature, vile and extremely subtle but profit-driven, laudable and worthwhile.

## DISCUSSION OF FINDINGS

The data analysed in Tables 1 to 7 provide the platform for this discussion, which was purely based on the research objectives. From objective one, the results revealed that the majority of the youths in Nigeria had heard, watched and read about internet fraud epidemic; the reasons for the Internet fraud were unemployment, greed, unverifiable sources of income, vulnerability of cyberspace, and failure to arrest and prosecute criminals; and the level of awareness among youths in Nigeria was very high. This is why Baker (2011) opined that perception can be influenced by a myriad of psychological factors including the predispositions of individuals who are based on their experience, cultural expectations, motivation, moods and perceptions. All these factors are responsible for why people watch or listen or read certain things and ignore others. This finding refutes Odey et al.'s (2021), who investigated perceptions and awareness of cybersecurity in Nigeria and awareness of cybersecurity in Nigeria, which shows a general lack of interest and awareness among respondents in the three primary areas of the survey.

Additionally, the space transition theory upon which this study is based lends credence to this finding. The theory posits that the transition to the online space has brought about new opportunities for financial gain, including fraudulent activities, unemployment and a desire for financial stability, which may drive youths to explore these avenues, aligning with space transition theory's premise that a shift in communication technology creates novel opportunities.

The ease of access and anonymity the online space offers can fuel greed, as individuals see others seemingly prospering through fraudulent means. This amplifies the desire for material wealth, aligning with space transition theory's idea that technology shifts can alter societal values and aspirations. The transition to the online space in Nigeria has changed the landscape of opportunities, shaped perceptions of success and intensified the dynamics of greed,

influencing youths to be aware of internet fraud as an option, especially, when facing unemployment and financial strain. The perception theory anchored in this study is consistent with this finding, as it underscores how Nigerian youth's interpretations of opportunities, social norms, risk-reward assessments and media influence can collectively impact their awareness and decision to engage in internet fraud, driven by unemployment and greed.

The findings from objective two show that the sources of awareness of internet fraud among youths in Nigeria were face-to-face communication, friends, relational acquaintances, grapevines, gossips, rumours, talk-shows in churches, mosques and associations/clubs, social media such as WhatsApp, Facebook, Instagram and Twitter, newspapers, magazines, radio, television and public films. The space transition theory upon which this study is anchored supports this finding. The theory helps in understanding that the shift from traditional to digital spaces, especially the prevalence of social media, has reshaped how Nigerian youth access and interact with information. This transition has diversified theory sources and enhanced their engagement with the information landscape, ultimately influencing their perspectives and societal perceptions.

The result for objective three reveals that the level of knowledge acquired on the epidemic of internet was to a very low level. The theory of perception supports the findings of this study, as it proposes that perceptions are determined by the functions they serve us. People hold given perceptions because these perceptions help them achieve their basic goals. This implies that people tend to develop favourable perceptions towards things that aid or reward them. This finding aligns with the opinion of Ihejirika (2011) when he posited that one of the elements that can help create conditions and accelerate the development of these nations is the provision of information and knowledge that can be carried through campaigns. People need information to make decisions and improve their situation. This finding is in tandem with the view of Bojuwade (2017), who underscored the importance of the media by arguing that the media are a potent instrument for social engineering, the watchdog of the public, the Fourth Estate of the Realm and the oasis of hope in a desert of despair. This significant position occupied by the media in society can only be sustained if the media if the media adopts a developmental pattern of coverage. Additionally, the space transition theory adopted in this study is in support of this finding, as it states that the online space has the potential to enhance knowledge and that the digital divide, quality of online information and the absence of structured education programmes may contribute to low knowledge levels among Nigerian youth regarding the epidemic of internet fraud epidemic.

The results revealed that the Nigerian youths perceived the internet fraud epidemic as illegal and sanctimonious in nature, vile and extremely subtle but profit-driven, laudable and worthwhile. This finding aligned with the space transition theory that this study hinged on. The theory posits that the internet provides a platform for fraudulent activities to be more visible. Nigerian youth may perceive the internet as laudable and profitable due to the seemingly glamorous and flaunted aspects of this illegal activity on various online platforms. The digital realm can create a sense of distance and anonymity, making it easier for some youth to perceive internet fraud as a less punishable or sanctimonious activity. The perceived distance from victims and the veil of anonymity may desensitise them to the moral implications.

Moreover, space transition theory helps explain how the shift to online space has influenced the perception of internet fraud among Nigerian youth. Increased visibility, altered perceptions

of crime, anonymity and economic circumstances play a role in shaping people's views on the legality, sanctity and profitability of this epidemic. This is why the theory of perception stipulates that people seek some degree of order, clarity and stability in their personal frame of reference. Perception helps supply people with standards of evaluation and illuminates how Nigerian youths' evolving view of the internet fraud epidemic is influenced by the dynamics of the online space. Their perception of illegality and sanctimony is rooted in societal norms, while the allure of profitability stems from exposure to online glamorisation and economic circumstances, highlighting the complex interplay between perception and the digital environment.

In this vein, this finding is supported by the opinion of Onukwufor (2012) that perception is people's views of persons, things, objects, questions and ideas that may have a positive or negative undertone. In the same vein, he elaborated that perception as a favourable or an unfavourable evaluative reaction towards something or someone exhibited in ones beliefs, feelings or intended behaviour. Additionally, people see perception as a favourable and unfavourable disposition or inclination towards something or someone.

### **Conclusion**

The study therefore concluded that internet fraud, in terms of awareness is very high, but in terms of the effects of internet fraud, the knowledge is low, and the perception of it by the youths is not seen as doing much, however, the little done is been perceived by them as they see internet fraud as being profit-driven, laudable and worthwhile. The issue of internet fraud is predominant among young people who are often uninformed about the effects and dangers of internet fraud. A large number of them, experienced internet fraud due to disappointment, unemployment, destitution, the absence of parental management, peer impact and pleasure. Nonetheless, with a viable guiding system, these issues can be handled.

The internet fraud epidemic among Nigerian youths is a multifaceted issue that is deeply influenced by socioeconomic factors, technological advancements, and shifting perceptions. Addressing this problem requires a holistic approach, involving awareness campaigns targeting policy interventions, improved economic opportunities and a strengthened legal framework. Additionally, fostering digital literacy and ethical awareness is crucial for steering youth towards legal and ethical paths, ultimately creating a safer online environment and a more prosperous future for Nigeria.

### **Recommendations**

Based on the results of the study, the following recommendations were made:

1. There should be a massive awareness campaign on salient issues of internet fraud and its effects to capture the attention of the youths and shape their opinion about internet fraud.
2. The use of billboards, posters and handbills as sources of awareness should be stepped in creating awareness of dangers of internet fraud so that people can reach many different types of people in less time.
3. Efforts should be made to educate youths on the consequences of the internet fraud, as the results showed that they have very little knowledge of the effects of such fraud to minimise internet fraud.

4. Awareness creation on internet fraud-related issues should be more aggressive for youths to acknowledge the true inner self and empathy as the primary virtue.

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