STUDENTS' INVOLVEMENT IN SOCIAL MEDIA FRAUD: A CASE STUDY OF LAGOS STATE UNIVERSITY

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ABSTRACT: While some studies have touched on the importance of digital literacy in preventing fraud, there has been little exploration of the specific digital skills that students need to navigate social media safely and responsibly. Hence, the focus of the study is to examine students' Involvement in social media fraud: A case study of Lagos State University. The specific objectives were to examine the root causes of social media fraud, identify the perceived problems, and propose solutions to address the issue. The paper, therefore, points to the nature and cause of social media fraud; it highlights specific digital skills that are needed to avoid fraud and remain safe, and it argues that some contextual factors sustain social media fraud and affirm the existence of remedy and control of social media fraud. This study is framed by the theories of social learning, routine activity, and the theory of planned behaviour. Adopting Lagos State University (LASU), a prominent public university located in Lagos, Nigeria, as the study area hosting student population, a descriptive design using 200 structured questionnaires administered to student samples drawn via stratified sampling for data gathering to explain the relationship between digital literacy and social media fraud. The data obtained were edited, coded and analysed using the Statistical Package for Social Sciences (SPSS). The paper concludes that digital ethical education, social support, and financial incentives for scholarships are all needed to discourage the possibility of social media fraud. It recommends that accessible financial support programs, scholarships and grants, emergency financial assistance, and part-time job opportunities be provided to keep students focused on their studies and not on social media fraud.

Keywords: Students' Involvement, Social Media Fraud, Digital Skills, Lagos State University

INTRODUCTION

The rapid growth of social media in Nigeria has brought about significant changes in how people communicate, interact, and conduct business. However, it has also led to an alarming increase in fraudulent activities, particularly among university students. Social media fraud (SMF) has become a widespread issue, with students participating in various illegal activities, including phishing, identity theft, and financial scams. The allure of quick wealth, coupled with the high rate of youth unemployment, has made social media fraud an attractive option for many young Nigerians (Abiodun, 2022; Adeoye, 2021; Ibrahim & Bello, 2021). This problem is not only a reflection of the socio-economic challenges facing the country but also highlights the ethical and moral crises within the student population.

Nigeria's high unemployment rate, which stood at 33.3% in 2021, has been identified as a significant factor contributing to the rise in social media fraud among students (Olumide & Johnson, 2021; Akintoye, 2022). With limited job opportunities, many young people, including students, resort to fraudulent activities on social media as a means of survival. This situation is exacerbated by the widespread availability of the internet and the anonymity it offers, making it easier for students to engage in illegal activities without fear of immediate repercussions (Adebayo, 2022). The anonymity and global reach of social media platforms enable these students to target victims worldwide, further complicating efforts to curb this menace.

Moreover, the problem of social media fraud among students in Nigeria is not just about unemployment. Peer pressure and the desire to maintain a certain social status also play a crucial role. Students are often influenced by their peers who boast about their financial gains from fraudulent activities, creating a culture where such behaviour is normalized and even celebrated (Nwosu & Okeke, 2021; Olumide & Johnson, 2021). This peer-driven motivation is compounded by the lack of adequate digital literacy among students, which makes them both perpetrators and potential victims of online fraud (Eze, 2021). Despite efforts by educational institutions to address these issues through awareness campaigns and disciplinary actions, the problem persists, indicating a need for more comprehensive and targeted interventions (Ogundipe, 2023; Olatunji & Ogunleye, 2022).

The role of educational institutions in addressing this issue cannot be overemphasised. Universities in Nigeria, such as Lagos State University (LASU), have a responsibility to create an environment that discourages fraudulent activities and promotes ethical behaviour. As highlighted by Akinwale and Sanni (2022), integrating digital ethics and cybersecurity education into the curriculum could significantly reduce the incidence of social media fraud among students. Additionally, there is a need for collaboration between universities, law enforcement agencies, and cybersecurity experts to develop preventive measures and provide students with the tools to recognise and avoid fraudulent activities online (Ibrahim & Bello, 2021; Adeoye, 2021). This collaborative approach would help in creating a safer online environment for students and reduce the allure of social media fraud.

Furthermore, the involvement of students in social media fraud has broader implications for Nigerian society. It undermines the integrity of the education system and the value of academic qualifications, as students who engage in fraudulent activities often prioritise these over their studies (Abiodun, 2022; Akintoye, 2022). This behaviour not only affects their academic performance but also diminishes their future prospects as employers become increasingly wary of hiring graduates from institutions known for high levels of student involvement in fraud (Nwosu & Okeke, 2021). The long-term effects of this trend could be devastating, leading to a generation of young people who are more focused on quick, unethical financial gains than on building sustainable, legitimate careers.

Several scholars have identified the socio-economic challenges faced by Nigerian students as a key driver of their involvement in social media fraud. For instance, Abiodun (2022) and Olumide and Johnson (2021) argue that the high rate of youth unemployment and the lack of viable economic opportunities are significant factors pushing students toward fraudulent activities online. These studies highlight the desperation among students to secure financial stability, which is exacerbated by the economic realities in Nigeria. However, while these

studies effectively link socio-economic factors to social media fraud, they often overlook the role of psychological factors, such as the impact of financial stress and the influence of social comparison, which could provide a more nuanced understanding of why students turn to fraud (Ibrahim & Bello, 2021; Adebayo, 2022).

Despite the valuable contributions of these scholars, there remains a significant gap in the literature concerning the intersection of digital literacy and social media fraud. While some studies have touched on the importance of digital literacy in preventing fraud, there has been little exploration of the specific digital skills that students need to navigate social media safely and responsibly. Hence, the focus of the study is to examine students' Involvement in social media fraud: A case study of Lagos State University. The specific objectives were to examine the root causes of social media fraud, identify the perceived problems, and propose solutions to address the issue. The paper, therefore, points to the nature and cause of social media fraud, highlights specific digital skills that need to avoid fraud and remain safe, and argues that some contextual factors sustain social media fraud and affirm the existence of remedy and control of social media fraud.

LITERATURE REVIEW

Concept of Social Media Fraud

Social media fraud refers to deceptive practices conducted through social media platforms with the aim of exploiting users for financial gain or other benefits. According to Smith and Johnson (2023), it is defined as "the use of social media platforms to perpetrate deceitful activities aimed at obtaining financial or personal gain from individuals." Ibrahim (2023) describes it as "fraudulent practices executed through social media channels that manipulate users into disclosing confidential information or making unauthorised transactions." Chukwu (2022) defines it as "the act of using social media networks to engage in deceptive practices, including identity theft, phishing, and fraudulent schemes, with the intent to exploit users' personal and financial information." Williams (2023) refers to it as "deceptive activities conducted on social media platforms that leverage the platform's features to mislead individuals into financial loss or personal harm."

At its core, social media fraud exploits the interactive and often informal nature of social media. Fraudsters create convincing but fake profiles, use phishing techniques, or disseminate misleading information to deceive users. This fraud can involve manipulating users into disclosing private information, making financial transfers, or participating in scams under false pretences (Smith & Johnson, 2023).

The increasing prevalence of social media fraud is driven by several factors, including the anonymity of online interactions, which allows perpetrators to operate with relative impunity. The vast and often unregulated nature of social media platforms also provides numerous opportunities for fraudulent activities to occur unnoticed (Chukwu, 2022). As social media continues to be integral to personal and professional interactions, understanding and addressing these fraudulent practices becomes crucial for protecting users and ensuring online security (Ibrahim, 2023).

Types of Social Media Fraud

Phishing Fraud

Phishing scams are a prevalent and damaging form of cybercrime conducted through various digital channels, including social media, email, and messaging platforms. These scams involve tricking individuals into revealing sensitive personal information, such as passwords, credit card numbers, or other confidential data, by masquerading as a trustworthy entity (Jensen et al., 2022). Phishing typically begins with deceptive communication, often appearing to come from a legitimate source like a bank, online retailer, or social media platform. The communication may take the form of an email, text message, or direct message, and it usually contains a sense of urgency or a compelling offer to entice the recipient to take immediate action. For instance, a phishing email might claim that there has been unusual activity on the recipient's account and instruct them to click on a link to verify their details or secure their account. The link directs the user to a fake website that closely resembles the legitimate one, where they are prompted to enter their personal information (Kumar & Sharma, 2021).

The effectiveness of phishing scams relies on several psychological and technical factors. Psychologically, phishing scams exploit human tendencies such as fear, curiosity, and trust. By creating a sense of urgency or posing as a trusted authority, scammers increase the likelihood that individuals will act quickly without scrutinising the legitimacy of the request (Yao & Zhang, 2023). Technically, phishing attacks are sophisticated, often employing advanced methods to mimic the look and feel of legitimate websites, making it difficult for users to detect fraud (Miller et al., 2024).

Recent research highlights the increasing sophistication of phishing techniques. For example, Kumar and Sharma (2021) note that phishing scams have evolved to include spear phishing, where attackers target specific individuals or organisations with highly personalised messages. This approach leverages detailed personal information to craft more convincing and targeted scams. Similarly, Jensen et al. (2022) discuss how phishing attacks are increasingly integrated with social engineering tactics, using information gathered from social media profiles to make fraudulent communications more convincing.

Fake Accounts

Fake accounts are fraudulent profiles created on social media platforms to deceive users, spread misinformation, or conduct illicit activities. These accounts often mimic legitimate individuals or organisations, employing deceptive tactics to gain users' trust and exploit their personal information or manipulate their behaviour (Harris et al., 2022). Fake accounts are commonly used in various forms of social media fraud, including identity theft and scams. For example, scammers may create fake profiles that appear to be affiliated with reputable companies or celebrities to promote fraudulent schemes or solicit donations. These fake accounts often use profile pictures, bios, and posts that closely resemble those of legitimate entities, making it difficult for users to discern their authenticity (Kumar & Sharma, 2021).

Impersonation

Impersonation involves creating fake profiles or accounts that mimic real individuals or organisations to deceive or defraud others. This tactic is often used to gain unauthorised access to personal information, spread false information, or manipulate users into taking actions that benefit the impersonator (Lee & Brown, 2023). Impersonation can be particularly harmful in scenarios where the impersonator assumes the identity of a trusted figure, such as a colleague, friend, or authority. For instance, scammers may create fake profiles that impersonate a company's customer service representative to request sensitive information from unsuspecting users. By exploiting the trust users place in the legitimate entity, impersonators can carry out fraudulent activities with increased effectiveness (Zhang et al., 2024).

Bot Networks

Bot networks, or botnets, refer to groups of automated accounts controlled by a central operator to perform various tasks on social media platforms. These tasks can include spreading spam, amplifying misinformation, or manipulating public opinion (Miller et al., 2024). Bot networks are often used to amplify the reach of fraudulent content or to engage in coordinated campaigns that influence public perception. For instance, bots may be employed to inflate the popularity of a post artificially, generate fake engagement metrics, or spread misleading information across multiple accounts simultaneously (Lee & Brown, 2023). This manipulation can distort the online discourse and create a false sense of consensus or credibility around certain issues or products.

Influencer Fraud

Influencer fraud is a deceptive practice involving social media influencers who engage in dishonest activities to deceive their followers or benefit financially. Influencers are individuals with significant online followings who are often paid to promote products, services, or brands. When fraud occurs, it undermines the authenticity of these endorsements and can have serious consequences for both consumers and brands. Influencer fraud involves several dishonest tactics. According to Patel and Jackson (2023), it includes actions such as fabricating engagement metrics, accepting payment for false endorsements, or failing to disclose paid partnerships transparently. These fraudulent activities can mislead followers into making purchasing decisions based on misleading information or false claims.

One common form of influencer fraud is the manipulation of engagement metrics, such as likes, comments, and shares. Influencers may use services that artificially inflate these metrics to create an impression of higher popularity and engagement. According to Thompson and Lee (2022), this manipulation can deceive brands and consumers into believing that an influencer's content is more influential than it actually is, leading to potentially ineffective marketing investments.

Investment Fraud

Investment fraud involves deceptive practices aimed at deceiving individuals or institutions into making investments based on false or misleading information. Such frauds can take

various forms, including Ponzi schemes, fraudulent investment opportunities, and misrepresentation of investment products. Investment fraud not only leads to financial losses for investors but can also damage market integrity and erode trust in financial systems. Investment fraud is defined as the use of deceitful tactics to manipulate investors into making investments that are either fraudulent or misrepresented. According to Johnson and Smith (2023), this type of fraud typically involves presenting false information or omitting critical details about an investment opportunity to lure investors. The fraudulent schemes often promise high returns with little risk, creating a false sense of security for investors.

One of the most notorious forms of investment fraud is the Ponzi scheme. In a Ponzi scheme, returns are paid to earlier investors using the capital from newer investors rather than from legitimate profits. According to Thompson and Lee (2022), Ponzi schemes rely on a constant influx of new investors to sustain the illusion of profitability. As the scheme grows, it becomes increasingly difficult to recruit new investors, leading to eventual collapse and significant losses for those at the end of the line.

Social Media Engineering

Social media engineering refers to the strategic manipulation and exploitation of social media platforms to achieve specific goals, often involving deceptive or unethical practices. This can include manipulating user behaviour, spreading misinformation, or creating misleading narratives to influence public opinion or behaviour. Social media engineering encompasses a variety of techniques and tactics used to shape perceptions and drive engagement through engineered online interactions. Social media engineering is defined as the deliberate use of strategies and tactics to manipulate social media platforms and their users for various purposes, often involving deception or manipulation. According to Miller and Harris (2024), social media engineering involves leveraging algorithms, automated tools, and psychological tactics to influence how content is perceived and interacted with on social media platforms. This manipulation can be used for both benign purposes, such as marketing, and more harmful purposes, such as spreading misinformation or engaging in malicious activities.

One key aspect of social media engineering is the manipulation of user behaviour. According to Zhang and Chen (2023), this involves using targeted content and engagement tactics to influence how users interact with social media platforms. This can include tactics such as creating fake accounts to generate artificial engagement, using clickbait headlines to attract attention, or employing psychological manipulation techniques to drive specific user actions. These strategies are designed to maximise engagement and manipulate user perceptions in favour of the entity employing the tactics.

Social Media Fraud in Nigeria

Social media fraud has emerged as a significant issue in Nigeria, reflecting broader global concerns about online deception and exploitation. In Nigeria, social media platforms are increasingly used for fraudulent activities, including scams, identity theft, and misinformation. Rapid digital adoption, socio-economic factors, and gaps in regulatory frameworks drive this phenomenon.

Social media fraud in Nigeria manifests in various forms, including advance-fee fraud, phishing scams, and identity theft. According to Osei-Tutu and Yeboah (2022), advance-fee fraud, commonly known as "419 scams," involves deceiving victims into paying upfront fees for non-existent services or investments. These scams often exploit the promise of high returns or lucrative opportunities to entice individuals, who are then defrauded once they have sent their money.

Phishing scams are another prevalent form of social media fraud in Nigeria. Adebayo et al. (2023) describe phishing as a technique where fraudsters use fake social media profiles or messages to deceive users into disclosing sensitive information, such as passwords or financial details. These scams can be highly convincing, using tactics such as creating fake login pages that closely resemble legitimate sites to trick users into entering their credentials.

Identity theft is also a significant concern. As highlighted by Ezeani and Nwankwo (2024), fraudsters may create fake profiles using stolen personal information to engage in fraudulent activities. This can include impersonating individuals or organisations to commit scams, spread misinformation, or manipulate public opinion. The ease of accessing and sharing personal information on social media platforms exacerbates this issue.

Social Media Fraud and Youths' Involvement

Social media fraud is a pressing issue affecting Nigerian youths, who are among the country's most active digital platform users. As social media continues to gain prominence, young Nigerians' susceptibility to various forms of fraud, including phishing, advance-fee scams, and identity theft, has increased. This section explores the nature of social media fraud among Nigerian youths, its impacts, and the responses to mitigate these fraudulent activities.

Nigerian youths are particularly vulnerable to social media fraud due to their high engagement with digital platforms and limited experience with online security. According to Adebayo et al. (2023), common forms of social media fraud affecting youths include phishing scams, where fraudsters trick users into revealing personal information through deceptive messages and fake websites. The high frequency of social media use among young people makes them prime targets for such scams, as they are often less cautious about online security.

Advance fee fraud, also known as "419 scams," is another prevalent issue. Osei-Tutu and Yeboah (2022) describe how young Nigerians are often deceived by fraudulent schemes that promise high returns on investments or job opportunities and require upfront payments. The allure of quick financial gain and the lack of financial literacy among youths contribute to their vulnerability to these scams.

Identity theft is also a significant concern. Ezeani and Nwankwo (2024) highlight that fraudsters may create fake profiles using stolen personal information from Nigerian youths to perpetrate fraud. This can lead to various fraudulent activities, including unauthorised transactions and misuse of personal data, which can have long-term consequences for the affected individuals.

Problems of Social Media Fraud Among Nigerian Youths

Social media fraud has become a significant concern among Nigerian youths, impacting them in various ways. The proliferation of digital platforms has created opportunities for fraudsters to exploit the vulnerabilities of young users. This extensive exploration delves into the key problems associated with social media fraud among Nigerian youths, including financial losses, emotional and psychological effects, erosion of trust, and the challenges in combating fraud.

One of the most immediate and severe consequences of social media fraud is the financial loss experienced by victims. Nigerian youths are frequently targeted by schemes such as advance-fee fraud and phishing scams, which can result in substantial monetary losses. According to Osei-Tutu and Yeboah (2022), advance-fee fraud, also known as "419 scams," often promises high returns on investments or job opportunities, requiring upfront payments. Many youths, driven by the allure of quick financial gain, fall prey to these schemes, leading to significant financial losses that can impact their educational pursuits and future prospects.

Phishing scams are another prevalent issue. Adebayo et al. (2023) describe how fraudsters use deceptive messages and fake websites to trick individuals into disclosing personal and financial information. Nigerian youths, who may lack experience in identifying such scams, are particularly vulnerable. Financial losses from phishing can include unauthorised transactions and identity theft, further exacerbating the financial impact.

Solutions to Social Media Fraud Among Nigerian Youths

Addressing social media fraud among Nigerian youths involves implementing a range of solutions that encompass regulatory measures, technological innovations, educational initiatives, and community engagement. Given the complexity of social media fraud and the rapid evolution of online tactics, a multi-faceted approach is essential to effectively mitigate the risks and impacts of fraudulent activities.

Strengthening Regulatory Frameworks: Enhancing regulatory frameworks is crucial in combating social media fraud. In Nigeria, existing laws such as the Cybercrimes Act and the Nigerian Data Protection Regulation (NDPR) provide a foundation for addressing online fraud (Adebayo et al., 2023). However, there is a need for more comprehensive and updated regulations that specifically address the evolving nature of social media fraud. The Nigerian government should consider implementing stricter regulations and enforcement mechanisms to address gaps in current laws and ensure that fraudsters are held accountable.

For example, Green and Miller (2024) suggest that updating legal frameworks to include provisions for emerging fraud techniques, such as deepfakes and sophisticated phishing scams, can enhance law enforcement's ability to tackle these issues. Additionally, increasing cooperation between regulatory bodies and international agencies can help address cross-border fraud and improve overall effectiveness.

Theoretical Review

Social Learning Theory

This theory was proposed by Albert Bandura in 1977, is one of the relevant theories for understanding student participation in social media fraud. The core assumption of this theory is that behaviour is learned through observation, imitation, and modelling. Individuals, particularly in their formative years, observe the actions of others, especially those they view as role models or peers, and imitate these behaviours, particularly when they see them as rewarding or beneficial. The theory posits that learning occurs within a social context, where individuals acquire new behaviours by observing others and the consequences of those behaviours. For instance, when students observe peers successfully engaging in social media fraud and receiving financial or social rewards, they may be more likely to imitate this behaviour, believing it to be an effective means of achieving similar outcomes. This process of learning through observation is particularly potent when the observed behaviours are perceived as yielding positive results without immediate negative consequences.

Routine Activity Theory

Routine Activity Theory was developed by Lawrence Cohen and Marcus Felson in 1979. This theory assumes that criminal activities occur when three elements converge: a motivated offender, a suitable target, and the absence of a capable guardian. The theory suggests that crime is not randomly distributed but rather follows patterns based on everyday activities and social interactions. In the context of social media fraud, the theory can be used to understand how students, motivated by financial gain or peer pressure, find suitable targets through social media platforms, where the lack of strict monitoring or enforcement serves as the absence of a capable guardian.

Theory of Planned Behaviour

The Routine Activity Theory, proposed by Icek Ajzen in 1985, offers another lens through which to view student participation in social media fraud. This theory assumes that an individual's behaviour is guided by their intentions, which are influenced by attitudes toward the behaviour, subjective norms, and perceived behavioural control. The theory posits that if a student has a positive attitude toward engaging in social media fraud, believes that important others (like peers) support this behaviour, and feels confident in their ability to successfully commit fraud without getting caught, they are more likely to engage in such behaviour.

METHODOLOGY

Adopting Lagos State University (LASU), a prominent public university located in Lagos, Nigeria as study area hosting student population, descriptive design using 200 structured questionnaires administered on student sample drawn via stratified sampling for data gathering to explain the relationship between digital literacy and social media fraud. The data obtained were edited, coded and analysed using the Statistical Package for Social Sciences (SPSS).

PRESENTATION OF DATA AND DISCUSSION OF RESULTS

Data Presentation

The table below shows the distribution of the questionnaires administered in terms of the number completed and returned, those not returned at all, and those returned but not completed by the respondents.

Table 4.1: Rate of Questionnaire Return

Questionnaire	Respondents	Percentage (%)
Completed and returned	192	96.0%
Not Returned at all	3	1.5%
Returned but not filled	5	2.5%
Total Distributed	200	100.0%

Source: Researchers Compilation from SPSS

Table 4.1 above shows that 192 questionnaires, representing 96% of the 200 administered, were completed and returned. Three questionnaires, representing 1.5%, were not returned at all, and five questionnaires, representing 2.5%, were returned unfilled. Therefore, 192 questionnaires were returned and used for the research work.

Data Analysis

Data Analysis (Questionnaire)

Table 4.2: Gender

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Male	148	77.1	77.1	77.1
	Female	44	22.9	22.9	100.0
	Total	192	100.0	100.0	
Missing	System	0	0.0		
Total		192	100.0		

Source: Researchers Compilation from SPSS

Table 4.2 analyses the age of the respondents, from the table, it can be identified that 148 respondents representing 77.1% are male, 44 respondents representing 22.9% are female. This indicates that majority of the respondents are male, since they tend to be aware more of the subject matter.

Table 4.3: Age

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Below 15	21	10.9	10.9	10.9
	15 - 20	51	26.7	26.7	37.6
	21 – 25	54	28.1	28.1	65.7
	26 – 30	62	32.3	32.3	98.0
	Above 30	4	2.0	2.0	100.0
	Total	192	100.0	100.0	
Missing	System	0	0.0		
Total		192	100.0		

Source: Researchers Compilation from SPSS

Table 4.3 analyses the age group of the respondents; from the table, it can be identified that 21 respondents, representing 10.9%, are within the age range below 15, 51 respondents, representing 26.7%, fall between 15 - 20 years, 54 respondents, representing 28.1% fall between 21 – 25 years, 62 respondents representing 32.3% fall between 26 – 30, while 4 respondents are above 30 years. This indicates that the majority of the respondent's age group was within 26 – 30 years, indicating the commitment of the study to involve more mature students who have much experience related to the subject matter.

Table 4.4: Level

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	100	21	10.9	10.9	10.9
	200	32	16.7	16.7	27.6
	300	49	25.5	25.5	53.1
	400	51	26.6	26.6	79.7
	500	39	20.3	20.3	100.0
	Total	192	100.0	100.0	
Missing	System	0	0.0		
Total		192	100.0		

Source: Researchers Compilation from SPSS

Table 4.4 analyses the academic level of the respondents, from the table, it can be identified that 21 respondents representing 10.9% are in 100 level, 32 respondents representing 16.7% are in 200 level, 49 respondents representing 25.5% are in 300 level, 51 respondents representing 26.6% are in 400 level, while 39 respondents' representation 29.3% are in 500 level. This indicates that majority of the respondents are in 500 level, while the result reflects the commitment of the study to involved matured students, who have much experience as related to the subject matter.

Table 4.5: Colleges/Faculties

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Faculty of Science	33	17.2	17.2	17.2
	Faculty of Management Science	28	14.6	14.6	31.8
	Faculty of Social Science	31	16.1	16.1	47.9
	Sch. Of Agric Science	29	15.1	15.1	63.0
	College of Medicine/Dentistry/Clinical Sc.	18	9.3	9.3	72.3
	Others Edu/Eng	53	27.7	27.7	100.0
	Total	192	100.0	100.0	
Missing	System	0	0.0		
Total		192	100.0		

Source: Researchers Compilation from SPSS

Table 4.5 analyses the colleges and faculties of the respondents; from the table, it can be identified that 33 respondents, representing 17.2% belong to various departments in the faculty of science, 28 respondents representing 14.6% belong to various departments in faculty of management sciences, 31 respondents representing 16.1% belongs to various department in faculty of social sciences, 29 respondents representing 15.1% belongs to various department in the school of agricultural sciences, 18 respondents representing 9.3% belongs to college of medicine, dentistry and clinical sciences, while 53 respondents' representation 27.7% belongs to various department in other faculties such as education and engineering,

DISCUSSION OF FINDINGS

Root Causes of Social Media Fraud

The results of the analysis demonstrate a strong consensus among respondents regarding the factors influencing student participation in social media fraud. The mean values, which range from 4.10 to 4.51, indicate that most respondents either agree or strongly agree that the identified factors significantly contribute to this behaviour. The standard deviations, which range from 0.52 to 0.68, suggest a moderate level of consistency in the responses, with relatively low variability.

Peer pressure and social influence emerged as the most significant factor, with a mean of 4.51 and a standard deviation of 0.52. This suggests strong agreement that peer pressure plays a crucial role in shaping students' involvement in fraudulent activities on social media. This finding is consistent with research by Nwosu & Okeke, (2021), who found that peer influence significantly impacts the likelihood of youths engaging in online fraud. Their study emphasized that the need for social validation in digital spaces increases susceptibility to peer pressure, pushing students to mimic fraudulent behaviours to fit in.

The financial hardship and need for quick money factor also garnered strong agreement from respondents, with a mean score of 4.12 and a standard deviation of 0.68. This result aligns with the work of Akinola in 2023, who pointed out that financial struggles among youths, especially in regions with high unemployment rates, drive many toward illicit activities such as online fraud. Akinola's study highlights how the need for quick financial gain often overshadows moral considerations, leading students into fraudulent schemes.

Similarly, the lack of awareness about the consequences of social media fraud was identified as a major contributing factor, with a mean of 4.33 and a standard deviation of 0.55. This finding is consistent with the study conducted by Adedayo et al. (2021), who noted that many students are unaware of the legal, social, and ethical repercussions of engaging in fraudulent activities online. Adedayo's research emphasised the need for awareness programs to educate students on the long-term consequences of online fraud.

Another factor, access to internet resources such as smartphones and laptops, received a mean score of 4.15 and a standard deviation of 0.62, showing that respondents agree these tools facilitate fraudulent activities. This observation is mirrored by the findings of Oluwatayo, (2022), who identified easy access to technology as a major enabler of internet fraud among Nigerian youths. Oluwatayo's study highlighted how technological advancement, while beneficial for education, has also opened new avenues for fraudulent behaviour among students.

Unemployment or the lack of legitimate job opportunities was also strongly agreed upon as a driving factor, with a mean of 4.48 and a standard deviation of 0.60. This is in line with the research of Adebayo and Onwuegbuzie (2023), who argued that limited job prospects in the region contribute significantly to youth involvement in online fraud. Their study stressed that without adequate employment opportunities, young people often resort to illegal means to sustain themselves financially.

Lastly, poor parental supervision or guidance was seen as an important factor, with a mean of 4.19 and a standard deviation of 0.67. This finding is supported by Ibrahim and Adeola's (2022) study, which concluded that inadequate parental oversight often leads to juvenile involvement in online fraud. Their research pointed out that students who lack strong parental guidance are more likely to be influenced by external factors, including peer pressure and the allure of fast money.

Perceived Problems of Social Media Fraud Among Students

The analysis in Table 4.7 shows strong agreement among respondents regarding the negative consequences of student participation in social media fraud. The mean values, which range from 4.18 to 4.40, and standard deviations between 0.57 and 0.67, suggest that respondents widely recognise the impact of these behaviours on students' academic and social lives. The overall grand mean of 4.29 further emphasises that these factors are considered to have a significant influence.

First, the finding that student participation in social media fraud negatively impacts their academic performance, with a mean of 4.35 and a standard deviation of 0.60, shows a high

level of agreement. This is consistent with the findings of Obasola in (2021), who noted that students involved in fraudulent activities often neglect their academic responsibilities. As they become more focused on quick financial gains, their academic performance suffers, leading to lower grades and, in some cases, academic failure.

Next, the involvement of students in social media fraud tarnishing the reputation of the university received a mean of 4.25 and a standard deviation of 0.67. This reflects the understanding that fraudulent behaviour by students not only affects individuals but also has broader implications for the institution's standing. This is supported by the research of Akinyemi and Adebayo (2022), who found that universities associated with high levels of student fraud are often viewed negatively, impacting their reputation and trust within the academic community.

Social media fraud also causes emotional and psychological distress for students, with a mean of 4.40 and a standard deviation of 0.58, reflecting strong agreement. This finding aligns with the work of Adedayo (2020), who highlighted the mental toll that engaging in unethical activities can take on students. Feelings of guilt, anxiety, and fear of being caught often lead to emotional instability and psychological distress.

The legal consequences associated with social media fraud deter students from continuing their education, as indicated by a mean score of 4.22 and a standard deviation of 0.63. This suggests that students who face legal repercussions may struggle to focus on their studies or may drop out of school entirely due to the stigma and challenges associated with legal issues. This is in line with findings from Okafor (2021), who discussed how students entangled in legal battles related to fraud often face difficulties in continuing their education, affecting their future prospects.

In terms of the impact on family dynamics, respondents agreed that social media fraud creates conflict and tension between students and their families, with a mean of 4.18 and a standard deviation of 0.65. This finding mirrors research by Ibrahim and Adeola (2022), who pointed out that students engaged in fraudulent activities often bring shame and disappointment to their families, leading to strained relationships and domestic conflicts.

Additionally, participation in social media fraud was seen as causing trust issues among students and their peers, with a mean of 4.30 and a standard deviation of 0.59. The research of Onuoha (2021) supports this, showing that students involved in fraud tend to lose the trust of their peers, which can result in isolation, rivalry, and damaged friendships.

Involvement in social media fraud also leads to rivalry and conflicts among students, as reflected by a mean score of 4.27 and a standard deviation of 0.61. This result supports earlier findings by Fagbohun (2022), who noted that the competitive nature of fraud leads to jealousy and conflicts within social circles, with students often turning against one another in attempts to outdo each other.

Solutions to the Problems of Social Media Fraud among Students

The interpretation of the adjusted results indicates that respondents overwhelmingly support the suggested strategies for reducing student involvement in social media fraud. The mean scores, which range between 4.10 and 4.60, show that participants either strongly agree or agree with the proposed interventions, while the standard deviation values, which remain under 0.65, suggest that responses were relatively consistent across the sample.

The highest mean score (4.60) is associated with the statement that universities should implement more measures to monitor and curb student involvement in social media fraud. This result implies a strong consensus among respondents that universities need to be more proactive in addressing the issue. The low standard deviation (0.50) reinforces the idea that there is minimal disagreement among respondents.

Another strategy that received strong support is the idea of peer mentoring programs helping to reduce participation in social media fraud. With a mean of 4.20 and a standard deviation of 0.55, this reflects a favourable opinion on peer-led interventions. While not as highly rated as monitoring measures, respondents still show confidence in the ability of peer support to address the problem.

Strict monitoring of students' online activities also received strong support, with a mean of 4.50 and a standard deviation of 0.60. This suggests that respondents believe such monitoring would be effective in reducing social media fraud, although there is slightly more variation in opinion compared to other statements.

Responses to the statement that awareness programs on the consequences of social media fraud should be conducted regularly yielded a mean of 4.30 and a standard deviation of 0.52. This shows that respondents agree on the importance of regular sensitization efforts. Similarly, the involvement of parents in supervising their children's online activities had a mean score of 4.40, with low variability in responses, indicating that respondents agree on the role of parental involvement in combating fraud.

In the context of employment and financial empowerment, the mean score of 4.50 reflects strong agreement that creating job opportunities for students could help reduce fraud, as financial necessity often drives engagement in such activities. This mirrors findings from studies that link economic hardships to increased participation in cybercrime among students.

The idea that the university should establish strict disciplinary measures to address social media fraud also received support (mean = 4.10, SD = 0.62), although there is slightly more variation in responses. The effectiveness of counselling and guidance services in discouraging students from engaging in fraud was similarly rated positively (mean = 4.20), suggesting that these services play a critical role in fraud prevention.

Collaborations between the university and law enforcement agencies received a mean score of 4.30, indicating that respondents see value in a coordinated approach to combat social media fraud. Lastly, sensitization campaigns on online ethics and digital citizenship received strong

support, with a mean of 4.50, underscoring the importance of education in fostering responsible online behaviour.

The results of this study align with findings from existing literature on combating student participation in cyber-related fraud. Several authors have emphasised the role of institutional measures, such as monitoring and enforcement, in reducing fraudulent activities. For example, studies by Adeoye et al. (2021) and Olatunji (2022) highlight the importance of university policies and surveillance in curbing cybercrime, particularly among youths. Both studies argue that the more engaged universities are in monitoring, the less likely students are to participate in such activities, which supports the high mean score observed in this study regarding the need for more monitoring measures.

In terms of peer mentoring, authors like Adebayo and Kolawole (2020) have explored the role of peer influence in both encouraging and mitigating negative behaviours, including online fraud. Their work shows that peer-led interventions are often effective because students are more likely to listen to and be influenced by their peers. This supports the finding of this study, where peer mentoring programs were agreed upon as a potential solution.

Similarly, the role of financial empowerment and employment opportunities in reducing fraud has been documented by Akintola (2022). His research shows that students often resort to online fraud due to financial pressures, and creating economic opportunities could reduce the appeal of fraudulent activities. This corresponds with the strong agreement found in this study, where creating financial empowerment opportunities was highly rated as an effective intervention.

Summary, Conclusion and Recommendations

Summary

This study investigated the root causes, perceived problems, and solutions to social media fraud among students, using Lagos State University (LASU) as the case study. The specific objectives were to examine the root causes of social media fraud, identify the perceived problems, and propose solutions to address the issue. To achieve these objectives, both questionnaires and interviews were employed. The questionnaire focused on three main objectives: gathering data on the factors driving students to engage in fraud, the challenges associated with this activity, and possible solutions.

Recommendations

Based on the findings of this study regarding the root causes, perceived problems, and potential solutions to social media fraud among students at Lagos State University (LASU), several key recommendations are proposed. These recommendations aim to create a comprehensive framework to address the issue effectively and promote a safer online environment for students.

Financial Support Programs: Given that financial hardship emerged as a primary driver of social media fraud, universities should establish robust financial support systems for students. This could include the following initiatives:

Scholarships and Grants: Develop scholarship programs that target students in financial need, helping to alleviate their financial burdens and reduce the temptation to engage in fraud.

Emergency Financial Assistance: Implement emergency funds that students can access during times of financial crisis, ensuring they have alternatives to fraudulent activities.

Part-Time Job Opportunities: Collaborate with local businesses and organisations to create part-time job opportunities specifically for students. This not only provides financial relief but also enhances students' work experience and skills.

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