

**EFFECT OF INTERNET FRAUD ON STUDENTS' ACADEMIC  
PERFORMANCE: A STUDY OF IMO STATE UNIVERSITY  
STUDENTS (2015-2023)**

**Emmanuel Anayo Onyeiwu**

Department of Political Science, Imo State University, Owerri, Imo State, Nigeria

emmaanayo18@gmail.com

**ABSTRACT:** This study focused on the effect of internet fraud on students' academic performance using Imo State University Students (2015 - 2023). The study was conducted to determine the extent to which students engage in internet fraud and its impact on their academic performance. The study was anchored on rational choice theory. A survey research design was employed, and the questionnaire served as the primary data collection instrument. The data collected were presented in tables and analysed using a simple percentage distribution table and the chi-square test. The findings revealed that the way students' involvement with internet fraud significantly influences their learning motivation at Imo State University. Additionally, a significant relationship exists between internet fraud and students' academic performance at Imo State University. It was recommended that there is a need for comprehensive value reorientation of students on the need to steer students away from internet fraud so as to pay attention to their academic pursuits. Again, the government should intensify its war against "internet fraud by strengthening the Economic and Financial Crime Commission, which will help to deter students from engaging in internet fraud.

**Keywords:** Internet Fraud, Academic Performance, Students, Cybercrime, Motivation

**INTRODUCTION**

'Internet fraud', also known as 'online fraud', has raised a new generation of youths who spend hours on the internet perfecting their criminal act. According to a 2018 Internet Crime Report (ICR) released by the Internet Crime Complaint Centre (IC3), Nigeria ranks third on the global cybercrime chart. The report. Indicates that the "Nigerian letter fraud" (Email Scams) constituted the cyber-crimes committed against United States citizens in 2018, amounting to monetary loss of 1,922.99 million US dollars (Aghatise, 2019). The Economic and Financial Crimes Commission (EFCC) announced in December 2019 that more than 688 persons had been convicted over various internet crimes in Nigeria, while 734 are still being prosecuted in different courts across the country (EFCC, 2019).

Jegede, Oyesomi, and Olorunyomi (2016) note that cybercriminals in Nigeria are typically between the ages of 18 and 40 years old, and are youths who are either outside secondary schools but are enrolled in higher institutions, about to be admitted into higher institutions, or have recently graduated from higher institutions. According to the Former Chairman of Nigeria's Economic and Financial Crimes Commission (EFCC), Ibrahim Lamorde, more than 288 persons have been convicted over various Internet crimes. At the same time, 234 are still being prosecuted in courts across the country (EFCC,

2019). Evidently, internet fraud among educated youths is characterized by better planning, execution, and organization. A high level of internet impersonality allows for its deployment for whichever purpose by its users. According to Ige (2018), the internet remains a mechanism for disseminating information, facilitating collaboration, and enabling interaction among individuals and employees regardless of geographical location. In Nigeria, youths, especially undergraduates and the unemployed, have readily adopted Information and Communication Technology (ICT) innovations, such that the internet medium now occupies a larger part of their daily lives compared to other activities.

The various applications offered by the internet, such as electronic mail, chat systems, and Instant Messaging (IM), often serve as veritable grounds for carrying out nefarious fraud and other fraudulent activities by youths (Adeniran, 2018). In other words, the internet has opened up a door for the development of a new criminal sector of fraud. The concerning aspect of this type of new fraud is that perpetrators can now exploit the anonymity of the Internet to cause harm. Since the internet operates in real-time, a prospective victim can be harmed much more easily and quickly. It is even possible for the criminal to harm the same victim again and again because the fraudulent electronic transactions can be repeatedly processed within a short period of time. There are multiple forms of internet fraud. One of them is called social media fraud (Ige, 2018). Here, the criminals hack the victim's social media accounts (such as Facebook, WhatsApp, Twitter, and Instagram).

In some cases, criminals create social media accounts and use the faces of innocent people to deceive the public and commit crimes. Another form of internet fraud is called online banking crime (Tolulope, 2017). In this case, the criminals send a message to the prospective victims, claiming to be from the bank, and demand that the individuals send their private banking details. Another one is email fraud. In this particular crime, the 'victim, for instance, receives an e-mail from an alleged son of a deceased Nigerian Head of State, who happens to be the heir to millions of dollars that are hidden in accounts all over the world. The e-mail recipient is made to believe that he/she is to receive some of the fortune. All that is asked in exchange is a lawyer's fee of several thousand dollars in order to claim the money. The objective of all internet fraud is to deceive the victims and defraud them of their money.

According to Kunz and Wilson (2014), internet fraud uses electronic resources to present fraudulent or misrepresented information as a means of deception. Some of the youths who have been arrested and detained for fraudulent practices have confessed to being unemployed and acknowledged that they obtained money through the internet. This is just a reflection of the kind of youths the society would be breeding if moral decadence, such as taking advantage of the internet platform to deceive and exploit others, continues in the country.

### **Statement of the Problem**

The Internet has been introduced with the primary goal of transforming the world into a 'global village' and enhancing communication among individuals, groups, organizations, and nations. Its societal contributions are profound and multifaceted, facilitating commerce, cultural exchange, education, and information dissemination. Students frequently utilize the Internet for academic research and completing assignments; however, it is also exploited for non-academic purposes such as viewing inappropriate content, uncensored films, and biographies or videos of controversial figures like

convicted criminals and alleged fraudsters, often showcasing lifestyles that may negatively influence impressionable viewers. Such exposure can foster the adoption of deviant values and behaviors, undermining virtues such as hard work, patience, and perseverance. In the context of academic pursuits, this tendency may encourage students to seek shortcuts or adopt a 'get-rich-quick' mentality. Consequently, the moral and ethical orientation of students appears to have declined, reflecting a concerning deterioration of core values.

Students' learning motivation appears to have decreased, resulting in some refusing to attend lectures, write assignments and tests, and engage in examination malpractice. Moreover, the advent of the internet has introduced another form of irregularity known as "internet fraud." One of the reasons includes a high level of unemployment, peer group influence, or societal prescribed means, and poor value orientation in the system. As it stands today, some students want to become very rich without undergoing the process that will enrich them. Some students now prioritize the acquisition of wealth through illicit means due to the new value placed on materialism, rather than pursuing it through legitimate channels. When this is the case, students' academic performance suffers as they refuse to attend lectures, complete their take-home assignments properly, write their exams without malpractice, and engage in other activities that would benefit them academically. The problem addressed in this study is the poor academic performance of students resulting from internet fraud. Against this background, this study focused on the effects of internet fraud on students' academic performance using Imo State University Students (2015 - 2023) as the study unit.

### **Objectives of the Study**

The aim of this study is to investigate the effect of internet fraud on students' academic performance (2015-2023). Specifically, the research sought:

1. To determine the ways in which students' involvement with internet fraud affected their learning motivation at Imo State University.
2. To ascertain how students' association with internet fraudsters affected their learning behaviour in Imo State University.

### **Research Questions**

The study was guided by the following research questions.

1. In what ways has students' involvement in internet fraud affected their learning motivation in Imo State University?
2. How has students' association with internet fraudsters affected their learning behaviour in Imo State University?

### **Research Hypotheses**

Based on the objectives and research questions, the following hypotheses were formulated to guide the study.

**H<sub>01</sub>:** The ways students' involvement with internet fraud significantly influences their learning motivation in Imo State University.

**H<sub>02</sub>:** There is a significant relationship between internet fraud and students' academic performance in Imo State University.

### **Scope of the study**

The subject scope of this study focused on the effects of internet fraud on students' academic performance. Geographically, the study is delimited to Imo State University students.

### **Conceptual Review**

#### **Internet Fraud**

The term internet fraud represents offences capable of producing psychological and geopolitical concerns, perpetuated through the use of computers and the internet (Suleiman, 2016). Internet fraud is a type of fraud or deception that utilizes the internet and may involve the hiding or providing of incorrect information to trick victims out of their money, property, and inheritance. Internet fraud is not limited to a country, nor do geographical boundaries restrict it. It has become a global phenomenon, affecting both developed and developing countries. According to Igba, Nwambam, Nnamani, Egbe, and Ogoto (2018), internet fraud is described as a crime committed by gaining access to the internet and using a computer to carry out such acts. Adeniran (2018) defines internet fraud as an unlawful act in which a computer is used as a tool to carry out criminal activities on cyber platforms. The term "internet fraud" is interpreted differently when examined from the perspective of the Model Penal Code. In Nigeria, internet fraud is also known as "cybercrime", "yahoo yahoo".

In the view of Chukwu (2019), internet fraud is a modern form of theft. Internet fraud involves criminal activities in which a criminal offence is committed with the intention to harm an individual using contemporary communication systems available through internet services and mobile phones (Wall, 2015). Internet fraud, according to McGuire and Bowling (2013), could be cyber-dependent or cyber-enabled, while cyber-enabled crimes use computers and their related activities to carry out their illicit dealings, cyber-dependents rely on computers and their programs to carry out their activities (such as hacking and malware distribution). Internet fraudsters in Nigeria have recognized online opportunities to perpetrate online fraud. Online fraud is an act involving deceit (such as intentional distortion of the truth or misrepresentation or concealment of a material fact) to gain an unfair advantage over another in order to secure something of value or deprive another of a right. Online fraud is associated with various names, including Yahoo-Yahoo, email fraud, social media fraud, online banking fraud, and many others. Also, there are many implications of internet fraud in Nigeria. Internet fraud is common in both developed and developing countries. It appears to be worse in developing countries where technology and law enforcement expertise are inadequate (Boateng et al., 2010).

Accordingly, internet fraud has created a nightmare image for Nigeria. When one comes across phrases like 'Nigerian scam', the assumption that crosses one's mind is that all (or, conservatively, most) scam emails originate from Nigeria or Nigerians - though this is not the case (Adomi, 2018).

### **Academic Performance**

Ugwu (2017) stated that academic performance is all about the academic achievement of students. Such performance could be positive, negative, or average. He argued that academic performance refers to the degree of a student's accomplishment in their tasks and studies. The most well-known indicator of measuring academic performance is grades, which reflect the student's "score" for their subjects and overall tenure. Success is measured by academic performance in most educational institutions. In this case, how well a student meets the standards set out by an institution itself or an external examination body, either established by the government or an independent organization, signifies success or good performance (Chawki, 2019). Before standardization, teachers' observations made up the bulk of the assessment. The grading system that emerged in the late Victorian period was highly subjective, as different teachers prioritized different aspects of learning more highly than others.

However, the standardization function, which establishments outside the schools fulfil, helped in putting this in check considerably. Academic performance encompasses three key aspects: the ability to study and retain facts, the capacity to study effectively and discern how facts interconnect to form larger patterns of knowledge, and the ability to think critically in relation to facts, as well as the ability to communicate effectively.

According to Bankole and Babalola (2012), academic performance generally refers to a student's ability to accomplish their tasks and studies effectively. However, several factors determine the level and quality of students' academic performance. The most recent research on improving academic performance suggests that three environmental factors are associated with academic performance levels among school students. These influences according to the information includes high quality parenting (the degree to which a young star is provided with an enriched, warm and responsive learning environment which includes appropriate control and discipline over children, and are closely associated with both higher grade reading and mathematics skills); high quality child-care environments (stimulating activity and nurturing as reflected in high quality parenting) and high quality first-grade classrooms (with a focus on literacy instruction, evaluative feedback, instructional conversation, and encouraging child responsibilities).

### **Ways students are involved in Internet Fraud**

There are many ways students are involved in internet fraud. They include:

1. **Social media fraud:** The development of social media in recent times has added value to the rate of fraudulent activities by fraudsters. Many fraudsters now operate through social media to achieve their dubious objectives. Such social media platforms include Facebook, Twitter, and WhatsApp, among others.
2. **Business email compromise:** This fraud is committed through the use of email. Some internet

service providers who check mail for people, in most cases, commit this type of fraud (Adomi, 2018). Additionally, this fraud is committed by individuals who remain at home and attempt to hijack the email accounts of others.

3. **Email account compromise:** The email account compromise is specifically the work of some professional fraudsters who compromise people's email accounts for dubious reasons (Chukwu, 2019). They send SMS to people to defraud them.
4. **ATM fraud:** The bank automated teller machine is one of the means of internet fraud in recent times. This fraud is perpetrated by dubious fraudsters who attempt to obtain as many ATM card numbers as possible in order to defraud their victims.
5. **Nigerian letter fraud (419):** This fraud comprises many types of internet fraud. Here, people are defrauded through various means, including deception by fraudsters, betrayal by business partners, and the failure to uphold agreements by those involved in business transactions.

### **Impact of Internet Fraud on Students' Academic Performance**

Despite the significant improvement of the internet in enhancing students' academic contributions and performance, it has also been observed that some students now engage in internet fraud (Igba et al., 2018). Internet fraud has distracted students from their academic pursuits. It is on record that students who engage in internet fraud, in most cases, do not attend lectures, as they often engage in online crime activities during the night and therefore use the day to sleep. When students do not go to lectures as they should, their basic objective of being in school "to acquire knowledge" will not be achieved (Tade & Aliyu, 2011). Internet fraud has negatively impacted the academic performance of students from very poor backgrounds. Students who engage in internet fraud, in most cases, do not read their books and instead engage in a practical research endeavour, which adds value to their knowledge and prepares them for examinations.

According to Aribake (2015), a student who does not attend classes during the lecture period is likely to have poor academic performance because he or she may not know what is taught and the exact angle the examination question will come. According to Ige (2018), the primary reason why most students achieve very poor results is the high availability of the internet, which has facilitated a high level of fraud. For that, it could be stated that students who do not concentrate on their studies and who are engaged in internet fraud will perform very poorly in any internal or external examination. However, Usman and Michael (2012) argued that internet fraud has increased the rate of academic corruption in Nigerian society. Here, Tade and Aliyu (2011) stated that most students who engage in internet fraud often seek to use their illicit financial resources to bribe their way out. In this direction, corruption has continued to increase in our academic environment because of a high level of internet fraud. Some academics occasionally accept money and other gifts from students involved in internet fraud and conceal the transactions in one way or another.

### **Empirical Review**

Trollope (2017) examined the perception of youth internet fraud and students' value orientation about cybercrime in Ado Ekiti, Ekiti State. The study adopted a qualitative research method. It purposively sampled the opinions of 20 youth with the aid of a semi-structured interview schedule. Findings from the study show that Yahoo-Yahoo, a form of cybercrime, is perceived as fraudulent and a crime



perpetrated with the aid of the internet. Factors such as poverty, unemployment, corruption, peer pressure, greediness, and get-rich-quick syndrome are responsible for why youth engage in yahoo-yahoo. It was also noted that females are also involved in the acts just as their male counterparts. However, the percentage of females involved in yahoo-yahoo is lower compared to the males. It was also discovered that the various social media display has an influence on youth involvement in yahoo-yahoo. The study, therefore, concludes that social factors, including unemployment, poverty, and corruption, are the major precipitators of cybercrime. The study recommends for a concerted effort by the government and other stakeholders to work assiduously at solving the various social problems bedevilling the nation and thereby combating the menace of cybercrime.

Ige (2018) examined the perceptions of secondary school students regarding incidents of internet crimes among school-age children in Oyo and Ondo States, Nigeria. The study indicated that students are being initiated into internet crime by their friends in universities, polytechnics, and colleges of education. Furthermore, male students are more involved than their female counterparts, a trend that is also reflected worldwide. Also, senior secondary school students' involvement in internet crime is not a function of the socioeconomic status of their parents, as students from both rich and poor homes engage in the crime. In addition to this, the involvement of students in internet crime does not affect their academic performance, as their higher level of cognitive thinking, which is used to scam people on the internet, is being exploited to enhance their academic standards.

Igba et al. (2018) observed that cybercrime, or computer-related crime, is a crime that involves computers and networks. University Undergraduates are lured into cybercrime as a result of economic meltdown or recession. Those who engage in cybercrime do so as a socio-economic phenomenon that serves as a tool for personal development, enjoyment, knowledge acquisition, and financial gain. The study is a survey research. The purpose of this study is to investigate cybercrime among university undergraduates and its impact on their academic performance. A cross-sectional survey was conducted with students in the Faculty of Education, using an online questionnaire. The study sample consisted of 207 undergraduates from the Faculty of Education. The results show, among other things, that undergraduates perceive cybercrime as a means for personal development. It was observed that much needed to be done to ensure a safe, secure, and trustworthy network environment. This implies that undergraduates should be encouraged to undergo value reorientation in order to be more effective in life. The result should be an eye-opener to both students and lecturers on the more positive ways of benefiting from the globalized world through internet services without necessarily abusing them.

Jegede, Oyesomi, and Olorunyomi (2016) opined that youth, crime, and the organized attributes of cyber fraud in the modern technological age: a thematic review. This paper establishes a link between the hitherto known traditional organized crimes and modern cyber fraud. The transnational context of fraud in the e-business environment promotes exclusive anonymity, transactional secrecy, and unprecedented vulnerabilities, which are relatively higher in impact and far exceed any documented assessment of organized crimes that preceded it. Mostly implicated in this emerging trend, as considered in this criminological discourse, are the youths, commonly referred to as the Net Generation. Uniquely, these categories of people are doubly victimized. Just as they suffer acute socio-economic deprivation, they are also systemically made representable under the criminal justice arrangement of most nations due to their incessant involvement in illicit activities. Finally,

the paper advocates for prompt state intervention to arrest the precarious situations, impressing upon the youths the need to adopt unconventional means to attain survival.

Adeniyi (2018) examined dimensions of electronic fraud and governance of trust in Nigeria's cashless ecosystem. This study investigated e-banking fraud and the role trust governance plays in the adoption or refusal to migrate and use electronic banking in Nigeria. The study was conducted in Lagos, Ogun, and Oyo States. Using a mixed qualitative method of data collection (In-depth and Key informant interviews), participants were mainly purposively selected, and in some instances, reached through the snowball method. Qualitatively, 30 victims of e-banking fraud were interviewed across the research settings. Furthermore, purposive sampling, proportionate to the research settings, was used to select at least 9 (3 in each state) bank officials from the e-banking unit. To collect data at the e-banking governance level, we purposively selected participants in the Nigerian Deposit Insurance Corporation (NDIC), the Economic and Financial Crimes Commission (EFCC), and the Committee of Chief Compliance Officers of Banks in Nigeria (CCCOBIN). It was found that fraud has affected the performance of government institutions.

## **Theoretical Framework**

### **Rational Choice Theory**

This theory was propounded by Mack Devinson in 1971 (McShane, 2013). Rational Choice Theory (RCT) assumes a practical certainty that humans are cognitive players whose calculations of costs and benefits in any given situation help them make rational choices. According to Cornish and Clarke (2008), RCT is grounded in numerous assumptions, most specifically the individualistic nature of humans. The individual committing the crime understands themselves as an individual; the second assumption is that individuals have targets in their agendas and missions; and the last assumption is that individuals are self-interested (Matsueda, Kreager, & Huizinga, 2006). Hence, individuals committing a crime think about themselves and how to advance in their enterprise to maximize profit. Fundamental arguments of the rational choice theory, as pronounced by Ninalowo (2014), explain that:

- The human being is a rational player.
- Rationality involves end/means calculations.
- People (freely) choose behavior, both conforming and deviant, based on their rational calculations.
- The central element of calculation involves a cost-benefit analysis: Pleasure versus pain or hedonistic calculus.
- Choice, with all other conditions equal, will be directed towards the maximization of individual pleasure.
- Choice can be controlled through the perception and understanding of the potential pain or punishment that will follow an act judged to be in violation of the social good, the social contract.
- The state is responsible for maintaining order and preserving the common good through a system of laws
- The swiftness, severity, and certainty of punishment are the key elements in understanding a law's



ability to control human behavior.

Early theories of crime viewed the individual as having free will and the ability to guide their own destiny (Cornish & Clarke, 2008). These assumptions of free will and rationality have remained central to the field of criminology since its beginnings, and are direct precursors of the modern Rational Choice Theory.

The application of RCT to criminology has been an influential approach, particularly popular during the 1980s and 1990s, when extensive work was undertaken to examine how rational decisions are made and whether this approach could be applied to criminal behavior in individuals (Akers, 2013). Early iterations of the approach suggested that potential offenders would avoid offending due to the fear of potential punishment. The assumption is that individuals act under free will, and in doing so will seek to avoid costs, and that the rewards of an action or behavior will be weighed against those costs (Akers, 2013). This theory was employed because it emphasized making positive and rational choices. In this case, engagement in any form of internet fraud is therefore not rational; hence, it is illegal and does not conform to the acceptable standard of behaviour. It is therefore believed that this theory should be applied in this work, as it will encourage people to think positively and rationally.

### **Justification of the Theory**

This study adopts Rational Choice Theory (RCT) as its theoretical framework of analysis. As a theory used by social scientists to understand human behavior, this theory has long been the dominant paradigm in economics; however, in recent decades, it has become more widely applied in communication studies and Criminology (Kroneberg & Kalter, 2012). RCT takes the position that offenders are not compelled to commit a crime due to some extraordinary motivation. Offenders do not have different personalities from non-offenders, nor were they socialized into a criminal belief system or cultural norms that require crime (Cornish & Clarke, 2014). Conformists and nonconformists willingly choose their own behaviors, and both choose those behaviors based on a rational consideration of the costs and benefits of the intended action. The rational choice offender is rational and self-interested, choosing to commit a crime because of their assessment that it will be rewarding or profitable, or satisfy some need better than a non-criminal behavior.

However, this theory has been criticized based on the assumption of the normative and autonomous status ascribed to the individual in decision-making. Cornish and Clarke (2014) suggest that individuals are unlikely to go through such a deliberate, calculating mental process and 'intuit' the values and costs of an action, being unable to process information to the level assumed by this normative model.

## **RESEARCH METHODOLOGY**

### **Research Design**

This study employed a survey research design, utilizing questionnaires administered to student respondents.

### Population of the study

The study's population included 3,139 regular students from the Faculty of Social Sciences at IMSU's Owerri campus (Student Affairs Unit, IMSU, 2025).

**Table 1:** Population of students in Departments in the Faculty of Social Sciences, Imo State University

Departments	Population Size
Sociology	564
Psychology	520
Political sciences	770
Economics	691
Mass communication	594
<b>Total</b>	<b>3139</b>

*Source: Student Affairs Unit, IMSU, 2025*

### Sample Size

The sample size of this study is 157. The researcher selected 20% of each department. The population was sampled from each department, as detailed in the table below.

**Table 2:** Number of students sampled from each department of the social science faculty

Departments	Population Size	Sample
Sociology	564	28.2
Psychology	520	26.0
Political sciences	770	38.5
Economics	691	34.6
Mass communication	594	29.7
<b>Total</b>	<b>3139</b>	<b>157</b>

### Sample Techniques

The researcher utilized a simple random sampling method, specifically the shuffling card technique, to select 20% of individuals from each departmental population. As a result, the final sample size comprised 157 participants. According to Bierene-Nnabugwu (2010), the shuffling card method—a variant of simple random sampling—is a straightforward yet effective approach that involves assigning numbers or labels to cards or slips representing each unit in the population. This method ensures that each member has an equal chance of selection, thereby promoting the sample's representativeness.

### Technique for Data Collection

The quantitative data for this study were collected using a questionnaire. The research questionnaire consisted of closed-ended questions designed to elicit information about the substantive issues from the respondents. The questionnaire was divided into two sections: Section A and Section B. Section A was designed to collect demographic data from respondents. At the same time, Section B addressed substantive issues related to the study's objectives and research hypotheses. The questionnaire was framed using a Likert response format, with options ranging from "strongly agree" to "strongly disagree."

### Method of Data Analysis

The research data were analysed using frequency and percentage distribution tables, as well as the chi-square statistic. The frequency distribution table was used to present and analyse the respondents' responses to the questionnaire items addressing the research objectives. The chi-square was used to analyse the research hypotheses.

## DATA PRESENTATION AND ANALYSIS OF RESEARCH FINDINGS

It should be noted here that out of the 157 copies of the questionnaire distributed, only 120 were filled correctly, returned, and used.

**Table 1:** Sex distribution of the respondents.

Options	Respondents	Percentage %
Male	89	74.2
Female	31	25.8
<b>Total</b>	<b>120</b>	<b>100</b>

*Source: Field survey, 2025*

Table 4.1 above indicates that 74.2% of the respondents were male, while 25.8% were aged 31-35 years.

**Table 2:** Distribution of respondents by level of study.

Option	Respondents	Percentage %
1 <sup>st</sup> year	28	23.3
2 <sup>nd</sup> year	32	26.7
3 <sup>rd</sup> year	29	24.2
4 <sup>th</sup> year	31	25.8
<b>Total</b>	<b>120</b>	<b>100</b>

*Source: Field survey, 2025*

The data above shows that 23.3% of the respondents said they are 1<sup>st</sup> year students, 26.7% of the respondents said they are 2<sup>nd</sup> year students, and 24.2% of the respondents said they are 3rd year students, while 25.8% of the respondents said they are final-year students.

**Table 3:** Marital status of the respondents.

Options	Respondents	Percentage %
Single	117	97.5
Married	3	2.5
<b>Total</b>	<b>120</b>	<b>100</b>

*Source: Field survey, 2025*

Table 4.3 reveals that 97.5% of the respondents are single, while 2.5% of the respondents are married. This shows that the majority of the respondents are below the marriageable age.

**Table 4:** Religion of the respondents.

Option	Respondents	Percentage %
Christianity	118	98.3
Islam	-	-
African tradition	1	0.8
atheism	-	-
Others	1	0.8
<b>Total</b>	<b>120</b>	<b>100</b>

*Source: Field survey, 2025*

The table above indicates that 99.2% of the respondents identify as Christians, while 0.8% identify with other religions. This may be because the majority of residents in Owerri Municipal are predominantly Christian.

**Table 5:** Students' involvement in internet fraud and their learning motivation.

Questionnaire and response options	Frequency	Percentage %
A high rate of students' involvement in internet fraud makes them miss school (item 7)		
Strongly agreed	45	37.5
Agreed	25	20.8
Disagreed	25	20.8
Strongly disagreed	25	20.8
A high level of students' involvement in internet fraud makes them engage in online chatting even during the lecture period (item 8)		
Strongly agreed	45	37.5
Agreed	40	33.3
Disagreed	11	9.2
Strongly disagreed	24	20.0

High rate of students' involvement in internet fraud makes it possible for students to miss their take-home assignment and quiz (item 9)		
Strongly agreed	43	35.8
Agreed	41	34.2
Disagreed	20	16.7
Strongly disagreed	16	13.3
High rate of students' involvement in internet fraud motivates them to engage in academic misconduct/exam malpractice (item 10)		
Strongly agreed	73	60.8
Agreed	39	32.5
Disagreed	5	4.2
Strongly disagreed	3	2.5
Students' commitment to the internet makes it possible for them to offer bribes to pass the exam (item 11)		
Strongly agreed	50	41.7
Agreed	60	50.0
Disagreed	6	5.0
Strongly disagreed	4	3.3
Poor academic performance of students sometimes could be attributed to their involvement in internet fraud (item 12)		
Strongly agreed	40	33.3
Agreed	35	29.2
Disagreed	27	22.5
Strongly disagreed	18	15.0

*Source: Field survey, 2025*

From the above, it could be seen that the rates of students' involvement in internet fraud and their learning motivation at Imo State University are very high.

**Table 6:** Effects of internet fraud on students' academic performance.

<b>Questionnaire and response options</b>	<b>Frequency</b>	<b>Percentage %</b>
Internet fraud affects students' academic performance negatively (item 19)		
Strongly agreed	45	37.5
Agreed	25	20.8
Disagreed	25	20.8
Strongly disagreed	25	20.8
Internet fraud makes students not attend lectures (item 20)		
Strongly agreed	47	39.2
Agreed	42	35.0
Disagreed	20	16.7
Strongly disagreed	11	9.2
Internet fraud encourages academic irregularities amongst students (item 21)		
Strongly agreed	60	50.0
Agreed	40	33.3

Disagreed	11	9.2
Strongly disagreed	9	7.5
Inability to attend classes (item 22)		
Strongly agreed	82	68.3
Agreed	25	20.8
Disagreed	9	7.5
Strongly disagreed	4	3.3
Inability to read and pass exams with good grade (item 23)		
Strongly agreed	51	42.5
Agreed	46	38.3
Disagreed	11	9.2
Strongly disagreed	12	10.0
Inability to perform well academically (item 24)		
Strongly agreed	39	32.5
Agreed	42	35.0
Disagreed	20	16.7
Strongly disagreed	19	15.8

*Source: Field survey, 2025*

From the above table, it can be seen that internet fraud affects students' academic performance at Imo State University.

### Test of Hypotheses

**H<sub>01</sub>:** The ways students' involvement with internet fraud significantly influences their learning motivation in Imo State University.

To test the hypothesis, information in Table 5 was used.

Option	Observed frequency	Expected frequency (e <sub>1</sub> )	Deviation (O <sub>1</sub> -e <sub>1</sub> )	Deviation (O <sub>1</sub> -e <sub>1</sub> ) <sup>2</sup>	Weighed (O <sub>1</sub> -e <sub>1</sub> ) <sup>2</sup> /e <sub>1</sub>
Strongly agree	45	30	15	225	7.5
Agree	25	30	-5	25	0.83
Disagreed	25	30	-5	25	0.83
Strongly disagree	25	30	-5	25	0.83
<b>Total</b>	<b>120</b>	<b>120</b>	<b>0</b>	<b>300</b>	<b>77.49</b>

*Source: Field survey, 2025*

### Decision Rule

Reject the null hypothesis H<sub>0</sub> if X<sup>2</sup><sub>cal</sub> is greater than X<sup>2</sup><sub>tab</sub> critical value, accept the null hypothesis H<sub>0</sub> if X<sup>2</sup><sub>o</sub> > X<sup>2</sup><sub>e</sub> accept H<sub>0</sub> X<sup>2</sup><sub>o</sub> > X<sup>2</sup><sub>e</sub>.

Where X<sup>2</sup><sub>o</sub> = calculated or observed chi-square



Value  $X^2_e$  = tabulated or expected value

$$X^2_o = 77.49$$

$$X^2_e = 6.63$$

$$X^2_o > X^2_e$$

Since the observed 77.49 is greater than the critical value of 6.63 using a level of significance of 0.01 and degrees of freedom, we reject the null hypothesis  $H_0$ , which states that the rate of students' involvement with internet fraudsters does not influence their learning motivation at Imo State University.

**H<sub>02</sub>:** There is a significant relationship between internet fraud and students' academic performance in Imo State University.

To test the hypothesis, information in Table 6 was used.

Option	Observed frequency	Expected frequency (e1)	Deviation (O1-e1)	Deviation (O1-e1) <sup>2</sup>	Weighed (O1-e1 <sup>2</sup> /e1)
Strongly agree	45	30	15	225	75
Agree	25	30	-5	25	0.83
Disagreed	25	30	-5	25	0.83
Strongly disagree	25	30	-5	25	0.83
<b>Total</b>	<b>120</b>	<b>120</b>	<b>0</b>	<b>300</b>	<b>77.49</b>

*Source: Field survey, 2025*

### Decision Rule

Reject the null hypothesis  $H_0$  if  $X^2_{cal}$  is greater than  $X^2_{tab}$  critical value, accept the null hypothesis  $H_0$  if  $X^2_o > X^2_e$  accept  $H_0$   $X^2_o > X^2_e$ .

Where  $X^2_o$  = calculated or observed chi-square

Value  $X^2_e$  = tabulated or expected value

$$X^2_o = 77.49$$

$$X^2_e = 6.63$$

$$X^2_o > X^2_e$$

Since the observed 77.49 is greater than the critical value 6.63 using a level of significance of 0.01 and degrees of freedom, we reject the null hypothesis  $H_0$ , which states that there is a significant effect of internet fraud on students' academic performance in Imo State University.

### **Discussion of Findings**

According to the research hypothesis, this study found that the rate of students' involvement with internet fraudsters affects their learning motivation at Imo State University. This is in line with the findings of Tade (2013), who ascertained that the rate of abnormalities in society (especially when it is high) discourages learning. Chawki (2019) asserted that internet fraud serves as a motivation for low engagement in educational endeavours in school.

The data analysis for Hypothesis 2 revealed a significant effect of internet fraud on students' academic performance at Imo State University. According to Olayemi (2014), the view is that internet fraud causes students to leave their take-home assignments and encourages bribery. Jegede (2014) stated that academic irregularities are attributed to various factors, including students' involvement in fraud.

### **Conclusion**

This study focused on the effect of internet fraud on the academic performance of students at Imo State University (2015-2023). Students' involvement in internet fraud has been a major concern to university authorities, hence it is affecting students' academic performance. This study, therefore, concludes that the achievement of students' learning and commitment in their academic work depends on the extent to which the students are not engaged in internet fraud. This is because internet fraud has continued to distract students and make them pay less attention to their learning, which in turn affects their academic performance.

### **Recommendations**

Based on the research findings, the following recommendations were made:

1. The government should intensify its war against internet fraud by strengthening the Economic and Financial Crime Commission, which will help to deter students from engaging in internet fraud.
2. The school authority should mount campaign against internet fraud activities among students by reintroduction of moral education at all levels of learning.

### **REFERENCES**

- Adeniran, A.I. (2018). The internet and emergence of yahoo boys sub-culture in Nigeria. *International Journal of Cyber Criminology*, 2(2), 368.
- Adeniyi, O.T. (2018). Dimensions of electronic fraud and governance of trust in Nigeria's cashless ecosystem. *Journal of Social Sciences*, 2(1), 34-67.
- Adomi, E.E. (2018). *Security and software for cybercafes*. New York: USA.
- Aghatise, E.J. (2019). Cybercrime definition. *Computer Crime Research Center*.

- Akers, R.L. (2013). *Criminological theories: Introduction and evaluation*. Routledge.
- Aribake, P.O. (2015). Impact of ICT tools for combating cybercrime in Nigeria online banking: A conceptual review. *International Journal of Trade, Economics and Finance*, 6(5), 67-87.
- Bankola, O.M., & Babalola, S.O. (2012). Internet use among undergraduate students of Olabisi Onabanjo University, Ago Iwoya, Nigeria. *Library Philosophy and Practice*, 3(2), 67-81.
- Biereenu-Nnabugwu, M. (2010). *Methodology of political inquiry: Issues and techniques of research methods in political science*. Enugu: Quntagon Publishers.
- Boateng, R., Olumide, L., Isabalija, R.S., & Budu, J. (2010). Sakawa-cybercrime and criminality in Ghana. *Journal of Information Technology Impact*, 11(2), 85-100.
- Chawki, M. (2019). Nigeria tackles advance fee fraud. *Journal of Information, Law and Technology*, 1(1), 1-20.
- Chukwu, A. (2019). Impact of internet on education. *Journal of Education Review*, 3(2), 43-56.
- Cornish, D.B., & Clarke, R.V. (2008). The rational choice perspective. *Environmental Criminology and Crime Analysis*, 2(1), 13-36.
- Economic and Financial Crimes Commission. (2019). Court jails undergraduate 20 years over internet scam. Retrieved July 15, 2012, from <http://www.efccnigeria.org/2Q120618%20Court%20Jails.html>
- Igba, D.I., Igba, E.G., Nwambam, A.S., Nnamani, S.C., Egbe, E.G., & Ogodu, J.V. (2018). Cybercrime among university undergraduates: Implications on their academic achievement. *International Journal of Applied Engineering Research*, 13(2), 1144-1154.
- Ige, (2018). Secondary school students' perceptions of incidences of internet crimes among school-age children in Oyo and Ondo States, Nigeria. *International Journal of Contemporary Research*, 3(9), 98-114.
- Jegede, A.E. (2014). Cyber fraud, global trade and youth crime burden: Nigerian experience. *Afro Asian Journal of Social Sciences*, 5(4), 22-45.
- Jegede, A.E., Oyesomi, K.O., & Olorunyomi, B.R. (2016). Youth crime and the organized attributes of cyber fraud in the modern technological age: A thematic review. *International Journal of Social Sciences and Humanities Reviews*, 6(1), 153-164.
- Kroneberg, C., & Kalter, F. (2012). Rational choice theory and empirical research: Methodological and theoretical contributions in Europe. *Annual Review of Sociology*, 38, 73-92.

- Kunz, M., & Wilson, P. (2014). Computer crime and computer fraud. Report submitted to the Montgomery County Criminal Justice Coordinating Commission.
- Matsueda, R.L., Kreager, D.A., & Huizinga, D. (2006). Deterring delinquents: A rational choice model of theft and violence. *American Sociological Review*, 71(1), 95-122.
- McGuire, M., & Dowling, S. (2013). Cybercrime: A review of the evidence. Summary of key findings and implications. *Home Office Research Report*.
- McShane, M. (2013). *An introduction to criminological theory*. Routledge.
- Ninalowo, A. (2014). Musing over campus violence, crime: Wave and social structural stimulus. *Readings in Campus Violence*.
- Suleiman, I. (2016). Although cybercrime is a global phenomenon, in most Western nations in sustainable development. *National Conference on Youth Development in Nigeria, Abuja*.
- Tade, O. (2013). A spiritual dimension to cybercrime in Nigeria: The 'yahoo plus' phenomenon. *Human Affairs*, 23(4), 689-705.
- Tadel, O., & Aliyu, I. (2011). Social organization of internet fraud among university undergraduates in Nigeria. *International Journal of Cyber Criminology*, 5(2), 860.
- Tolulope, O. (2017). The perception of youth on cybercrime - which has been on the increase in recent time as a new nomenclature "yahoo-yahoo." Submitted in fulfillment of the requirements for the degree Masters in Criminology and Forensic Studies, School of Applied Human Sciences.
- Ugwu, U. (2017). Quality assurance in education and examination misconduct in Owerri Education Zone, Imo State, Nigeria. *African Online Journal of Psychology*. Available online: <http://psyafrika.org/quality-assurance-in-education-and-examination-misconduct-in-owerri-education-zone-imo-state-nigeria>.
- Usman, A.O., & Michael, C.E. (2012). Socioeconomic lifestyles of the Yahoo-boys: A study of perceptions of university students in Nigeria. *International Journal of Cyber Criminology*, 6(2), 1001-1013.
- Wall, D. (2015). The internet as a conduit for criminal activity. *Journal of Polity*, 1(1), 67-78.