12 Confronting Cyber Fraud Via Ethical Digital Literacy Among NOUN Students

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INTRODUCTION

The proliferation of SMF among university students in Nigeria has emerged as a significant issue, raising concerns about the integrity of the educational system and the ethical standards of the younger generation (Abiodun, 2022; Olumide & Johnson, 2021). Despite various efforts by educational institutions and regulatory bodies to curb this menace, the problem persists, suggesting that current strategies may be inadequate or misaligned with the root causes of the issue (Nwosu & Okeke, 2021). Students, particularly those from economically disadvantaged backgrounds, are increasingly drawn to fraudulent activities on social media, driven by the allure of quick financial gains, peer pressure, and the challenges of unemployment (Adebayo, 2022; Ibrahim & Bello, 2021). This trend not only jeopardizes their academic performance but also tarnishes the reputation of the institutions they attend, with long-term implications for their future careers and societal trust in higher education (Akinwale & Sanni, 2022; Ogundipe, 2023).

Moreover, while scholars have extensively studied the socio-economic factors contributing to social media fraud, there is a noticeable gap in understanding the psychology of ethical digital literacy aspects that also play critical roles (Eze, 2021; Adeoye, 2021) in the regulation and control of SMF. Hence, the study focus is to examine social media fraud and ethical digital literacy among NOUN students. To address this gap between the psychology of ethical digital literacy and the actual reality of the issues in question, the nature, context, control regulation framework and the way forward constitute the principal concerns this paper intend to interrogate. While these discussions are crucial in understanding the ethical crisis among students, they often fail to explore the long-term consequences of such behavior on students' personal and professional lives. For instance, how does involvement in fraud affect students' mindset, ethical values and future career prospects and their ability to integrate into society as responsible adults? This gap in the literature suggests a need for longitudinal studies that track the outcomes of students involved in SMF over time (Akinwale & Sanni, 2022).

The lack of comprehensive digital ethics education and effective digital literacy programs in universities further exacerbates the situation, leaving students ill-

equipped to recognize and resist the temptations of online fraud (Olatunji & Ogunleye, 2022; Akintoye, 2022). Additionally, the normalization of fraudulent behavior within peer groups has created a culture where such activities are increasingly viewed as acceptable, if not desirable, thus undermining efforts to promote integrity and ethical behavior among students (Abiodun, 2022; Nwosu & Okeke, 2021).

Given these challenges, there is an urgent need for a more realistic approach to addressing social media fraud among Nigerian university students—one that goes beyond traditional disciplinary measures and engages with the underlying socio-economic and root causes driving this behavior (Ibrahim & Bello, 2021; Ogundipe, 2023). Without such an approach, the problem is likely to continue escalating, with far-reaching consequences for the students involved, their institutions, and the broader society (Akinwale & Sanni, 2022; Eze, 2021). Arising from the foregoing are the following research questions: what are the root causes of student`s involvement in cyber fraud, what are the consequences of student`s involvement cyber fraud, what are possible solutions to cyber fraud. Answers to these provide deeper insight than existing knowledge about cyber fraud and its criminal actors that will be of significant benefit to educational institutions, policymakers, law enforcement agencies, parents, and the students themselves. The research specifically targets undergraduate students across various faculties within NOUN.

Literature Review

Contextual conceptualisation of social media fraud

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 cyber fraud 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 behavior 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 overemphasized. Universities in Nigeria, such as NOUN, have a responsibility to create an environment that discourages fraudulent activities and promotes ethical behavior. 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 recognize 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 prioritize these over their studies (Abiodun, 2022; Akintoye, 2022). This behavior 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).

In terms of ethical considerations, scholars like Nwosu and Okeke (2021) have examined the moral implications of student participation in social media fraud. Their studies emphasize the erosion of ethical standards among students, who increasingly view fraudulent activities as a legitimate means of achieving success. These studies also point to the normalization of fraud within student communities, driven by peer influence and the glorification of quick wealth on social media platforms (Akintoye, 2022; Ogundipe, 2023).

Existing Strategic efforts to control SMF

Educational institutions' role in addressing social media fraud has also been a focal point in the literature. Scholars like Eze (2021) and Adeoye (2021) argue that universities should take a more proactive stance in combating social media fraud by integrating digital ethics and cybersecurity education into their curricula. These scholars advocate for a holistic approach that combines education with stricter disciplinary measures and collaboration with law enforcement agencies. While these recommendations are valuable, they often lack a discussion on the effectiveness of existing interventions and the challenges faced by institutions in implementing these measures (Olatunji & Ogunleye, 2022). For example, what are the barriers that prevent universities from fully integrating digital ethics into their programs, and how can these barriers be overcome? Furthermore, there is a need for more empirical studies that assess the impact of these educational interventions on student behavior (Adebayo, 2022; Ogundipe, 2023).

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 (Ibrahim & Bello, 2021). Additionally, there is a lack of research on the effectiveness of digital literacy programs in reducing student participation in social media fraud. This gap suggests a need for studies that not only identify the key digital competencies required but also evaluate the impact of targeted digital literacy initiatives on student behavior (Akinwale & Sanni, 2022; Olumide & Johnson, 2021).

Moreover, existing literature has not sufficiently addressed the root causes of students' involvement in social media fraud. It is essential to tackle the root causes, such as unemployment and peer pressure, while also providing students with the

education and resources needed to navigate the digital world responsibly (Olumide & Johnson, 2021; Eze, 2021). There is need for research that address this. Hence, this study focusses on students' participation on social media fraud by focusing on Lagos State University as the case study.

Types of social media fraud

Investment fraud

Fraudulent investment opportunities involve offering investments that are either non-existent or grossly misrepresented. These schemes can include fake investment products, phony business ventures, or exaggerated claims about returns. Patel and Jackson (2023) emphasize that fraudulent investment opportunities often target unsuspecting individuals or groups, promising high returns with minimal risk to entice investments.

Another form of investment fraud involves the misrepresentation of legitimate investment products. According to Green and Miller (2024), fraudsters may provide misleading information about the risks, returns, or regulatory status of investment products. This misrepresentation can lead investors to make decisions based on incomplete or inaccurate information, resulting in financial losses and diminished trust in financial markets.

The impact of investment fraud is profound and far-reaching. For investors, the immediate consequence is financial loss, which can be devastating, especially for those who invest significant portions of their savings. For the broader financial system, investment fraud undermines market confidence and integrity, potentially deterring investment and harming economic stability (Johnson & Smith, 2023). Moreover, investment fraud can lead to legal and regulatory challenges, as authorities attempt to address and prevent such fraudulent activities.

Combating investment fraud requires a combination of regulatory oversight, investor education, and vigilance. Regulatory bodies must enforce strict rules and conduct thorough investigations to prevent and address fraudulent schemes. Patel and Jackson (2023) suggest that improving transparency and requiring clear disclosure of investment risks can help protect investors from fraudulent practices. Additionally, educating investors about recognizing and avoiding fraudulent schemes is crucial for reducing the prevalence of investment fraud (Green & Miller, 2024).

Impersonation

According to Lee and Brown (2023), impersonation often involves sophisticated techniques, including the use of stolen profile information or fake credentials to make the fraudulent account appear genuine. The rise of impersonation is partly driven by the accessibility of personal information on social media platforms, which

allows fraudsters to craft convincing and targeted impersonation schemes (Chukwu, 2022).

To combat impersonation, social media platforms implement verification processes and encourage users to report suspicious activity. Additionally, users are advised to be cautious when sharing personal information online and to verify the identity of individuals or organizations before engaging in sensitive transactions (Zhang et al., 2024).

Fake Account

According to Harris et al. (2022), fake accounts can be generated through automated tools or by individuals seeking to exploit social media platforms for personal gain. The proliferation of fake accounts is facilitated by the ease of creating multiple profiles and the relative anonymity provided by social media platforms. This anonymity allows perpetrators to operate with minimal accountability and evade detection (Smith & Johnson, 2023).

The impact of fake accounts is significant, as they can undermine trust in social media platforms and contribute to the spread of misinformation. Users may be deceived into interacting with or sharing information with these fraudulent profiles, leading to financial loss or reputational damage. To address the issue, platforms and users must be vigilant in identifying and reporting fake accounts and implementing measures to verify the authenticity of profiles (Harris et al., 2022).

Influencer Fraud

Another form of influencer fraud involves endorsing products or services that the influencer has not genuinely used or does not believe in. This type of fraud often occurs when influencers accept payment to promote products without verifying their quality or relevance. Patel and Jackson (2023) highlight that such endorsements can erode consumer trust and damage the credibility of both the influencer and the brand they are promoting.

Transparency is crucial in influencer marketing, yet some influencers fail to disclose paid partnerships or sponsorships. According to Green and Miller (2024), this lack of disclosure can mislead followers into believing that an endorsement is genuine rather than a paid promotion. Regulatory bodies, such as the Federal Trade Commission (FTC) in the United States, require clear disclosure of sponsored content to ensure transparency and protect consumers. Failure to adhere to these regulations constitutes a form of influencer fraud.

The impact of influencer fraud is far-reaching. For consumers, it can lead to financial loss and a loss of trust in both the influencer and the brands they promote. For brands, it can result in ineffective marketing campaigns and potential reputational damage. Additionally, the prevalence of fraud can diminish the overall effectiveness of

influencer marketing as a strategy (Thompson & Lee, 2022).

Addressing influencer fraud requires a multifaceted approach. Brands and marketing agencies should implement stringent vetting processes to verify the authenticity of influencers' engagement metrics and endorsements. Additionally, regulatory bodies need to enforce transparency requirements and provide clear guidelines for influencer disclosures (Green & Miller, 2024). Educating consumers about the signs of influencer fraud can also help them make more informed decisions and recognize deceptive practices.

Bot Networks

The use of bot networks poses significant challenges for social media platforms and users. Automated accounts can undermine the authenticity of online interactions and contribute to the spread of misinformation and malicious content. According to Miller et al. (2024), the effectiveness of bot networks is enhanced by advancements in artificial intelligence and machine learning, which enable the creation of more sophisticated and convincing automated interactions.

Addressing the issue of bot networks requires a combination of technical measures and user awareness. Social media platforms use algorithms and machine learning techniques to detect and mitigate the impact of bot networks. However, continuous vigilance and adaptation are necessary to keep up with evolving tactics employed by both operators (Zhang et al., 2024). Users should also be cautious about engaging with suspicious accounts and be aware of the potential for manipulation through automated content.

Phishing

In addition to the technical and psychological aspects, the prevalence of phishing scams is also influenced by the broader digital environment. The rise of social media and digital communication platforms has provided new avenues for scammers to reach potential victims. According to Yao and Zhang (2023), the widespread use of social media has made it easier for attackers to gather personal information and build profiles that can be used to craft targeted phishing attacks. This integration of phishing with social media platforms represents a significant challenge for users and security professionals alike.

Preventing phishing scams requires a multi-layered approach. Users should be educated on recognizing phishing attempts, such as being cautious about unsolicited messages that request personal information or contain urgent language. Additionally, organizations can implement technical safeguards, such as email filters and anti-phishing software, to detect and block phishing attempts before they reach users (Miller et al., 2024). Regular training and awareness programs can also help users recognize and respond to phishing attempts effectively.

Social Media Engineering

Social media engineering often involves the deliberate spread of misinformation. Patel and Jackson (2023) describe how engineered content can be used to create and disseminate false or misleading information, with the goal of shaping public opinion or achieving specific objectives. This can include the creation of fake news stories, misinformation campaigns, or the manipulation of trending topics to distort public discourse. The spread of misinformation through engineered content can have significant consequences, including influencing elections, spreading false narratives, and undermining trust in information sources.

Another technique used in social media engineering is the creation of misleading narratives. According to Johnson and Smith (2023), this involves crafting and promoting narratives that present a skewed or inaccurate view of events, issues, or individuals. These narratives are often designed to align with the goals of the entity behind the engineering efforts, whether to sway public opinion, discredit opponents, or promote specific agendas. The use of misleading narratives can impact public perception and contribute to the polarization of opinions on various topics.

The impact of social media engineering is far-reaching, affecting both individual users and broader societal dynamics. For individuals, social media engineering can lead to exposure to misleading information, manipulation of behavior, and erosion of trust in online content. For society, the consequences can include distorted public discourse, increased polarization, and diminished trust in media and information sources (Miller & Harris, 2024). The use of social media engineering tactics can also undermine the credibility of social media platforms and disrupt democratic processes.

Platforms need to implement robust algorithms and detection systems to identify and mitigate deceptive practices. Zhang and Chen (2023) suggest that increasing transparency about how content is promoted and engaging in proactive content moderation can help reduce the impact of social media engineering. Additionally, educating users about the signs of manipulation and promoting media literacy can empower individuals to critically evaluate the content they encounter online (Johnson & Smith, 2023).

Nigeria and Social Media Fraud

The impact of social media fraud on individuals in Nigeria is substantial. Victims of advance-fee fraud and phishing scams often suffer financial losses, which can be particularly devastating in a country where economic conditions can be challenging (Osei-Tutu & Yeboah, 2022). Additionally, identity theft can lead to long-term consequences, including damage to personal reputations and difficulties in recovering stolen information.

Businesses are also affected by social media fraud. Fraudulent activities can undermine trust in online platforms and damage the reputation of legitimate companies. According to Adebayo et al. (2023), businesses may face financial losses from fraudulent transactions or increased costs related to security measures and fraud prevention. Moreover, the presence of fake accounts and misleading content can distort market dynamics and consumer behavior, making it harder for businesses to engage with genuine customers.

Social media fraud in Nigeria requires a multi-faceted approach involving both regulatory measures and technological solutions. The Nigerian government has implemented various regulations aimed at combating online fraud, including the Cybercrimes Act and the Nigerian Data Protection Regulation (NDPR). These laws provide a framework for addressing cybercrimes and protecting personal data (Ezeani & Nwankwo, 2024). However, regulatory enforcement has faced challenges due to the rapidly evolving nature of social media fraud and the limitations of existing legal frameworks. To strengthen enforcement, there is a need for improved collaboration between regulatory agencies, social media platforms, and law enforcement (Adebayo et al., 2023).

Technologically, social media platforms and cybersecurity firms are developing solutions to detect and prevent fraudulent activities. This includes the use of advanced algorithms to identify fake accounts and suspicious behavior patterns (Osei-Tutu & Yeboah, 2022). Additionally, platforms are enhancing their verification processes and providing users with tools to report and block fraudulent activities.

Public awareness and education are crucial in mitigating social media fraud. Ezeani and Nwankwo (2024) emphasize the importance of educating users about the risks of social media fraud and providing guidance on how to recognize and avoid scams. Awareness campaigns and educational programs can help individuals and businesses better understand the nature of social media fraud and adopt practices to protect themselves.

Students' Involvement in Social Media Fraud

The impact of social media fraud on Nigerian youths is multifaceted, affecting their financial stability, mental health, and overall trust in online platforms. Financially, victims of advance-fee fraud and phishing scams often face significant losses, which can be particularly devastating for youths who may already be facing economic challenges (Adebayo et al., 2023). These financial losses can hinder their ability to pursue education or career opportunities and exacerbate existing socio-economic vulnerabilities.

Mentally, the experience of being defrauded can lead to stress, anxiety, and a loss of trust in online interactions. Ezeani and Nwankwo (2024) note that the emotional toll of social media fraud can impact youths' mental well-being, leading to increased feelings of insecurity and distrust in digital environments. Furthermore, the prevalence of social media fraud can erode the credibility of social media platforms and diminish the effectiveness of online communication. For Nigerian youths, who heavily rely on social media for networking and information, this erosion of trust can limit their engagement with digital platforms and hinder their ability to benefit from online resources (Osei-Tutu & Yeboah, 2022).

Social media fraud among Nigerian youths requires a combination of regulatory measures, educational initiatives, and technological solutions. The Nigerian government has introduced various regulations, such as the Cybercrimes Act, to combat online fraud and protect digital users. However, enforcement of these regulations remains a challenge, and there is a need for more effective implementation and monitoring (Adebayo et al., 2023).

Educational initiatives are crucial in raising awareness about social media fraud and promoting online safety practices among Nigerian youths. Programs aimed at improving digital literacy and informing young people about the risks of online fraud can empower them to recognize and avoid fraudulent activities. According to Ezeani and Nwankwo (2024), integrating cybersecurity education into school curricula and community outreach programs can enhance youths' understanding of online risks and protective measures.

Technological solutions, such as advanced algorithms for detecting fraudulent activities and enhanced security features on social media platforms, are also essential. Platforms can improve their fraud detection mechanisms and provide users with tools to report and block suspicious activities (Osei-Tutu & Yeboah, 2022). Collaboration between technology companies, regulatory bodies, and educational institutions can further strengthen efforts to combat social media fraud and protect Nigerian youths.

Nigerian Youths and the challenges of Social Media Fraud

The emotional and psychological toll of social media fraud on Nigerian youths can be profound. Victims of fraud often experience stress, anxiety, and a loss of self-esteem. Ezeani and Nwankwo (2024) highlight that being defrauded can lead to feelings of embarrassment, shame, and frustration. The emotional impact can affect overall mental well-being, leading to a loss of confidence in online interactions and a heightened sense of insecurity. Moreover, the trauma associated with fraud can have long-term effects on mental health. According to Patel and Jackson (2023), the experience of being deceived and financially harmed can lead to chronic anxiety and depression. The inability to recover from financial losses and the fear of future fraud

can contribute to ongoing psychological distress among youths.

Social media fraud undermines trust in digital platforms and online interactions. Nigerian youths, who heavily rely on social media for communication, networking, and accessing information, can become disillusioned by repeated encounters with fraud. As noted by Green and Miller (2024), the prevalence of fraudulent activities can erode confidence in the integrity of social media platforms, making users more skeptical of legitimate interactions and reducing their overall engagement with digital tools. The erosion of trust can have broader implications for digital literacy and the effective use of online resources. If youths become wary of online interactions, they may miss out on valuable educational and professional opportunities available through social media (Osei-Tutu & Yeboah, 2022). This diminished trust can hinder the positive potential of digital platforms and exacerbate the digital divide.

Combating social media fraud presents significant challenges, particularly in a rapidly evolving digital landscape. Regulatory and enforcement efforts face obstacles due to the anonymous nature of online interactions and the global reach of social media platforms. According to Adebayo et al. (2023), existing laws and regulations, such as the Cybercrimes Act, may not be fully equipped to address the complexities of modern social media fraud. Effective enforcement requires continuous adaptation to new fraudulent techniques and technologies. Furthermore, there is a lack of comprehensive digital literacy programs aimed at educating Nigerian youths about online security. Ezeani and Nwankwo (2024) emphasize that without proper education on recognizing and avoiding fraud, youths remain vulnerable to deceptive practices. Efforts to increase digital literacy and awareness must be prioritized to equip young users with the knowledge and tools needed to protect themselves.

The socio-economic impact of social media fraud on Nigerian youths is considerable. Financial losses from fraud can hinder access to education and career opportunities, exacerbating socio-economic disparities. According to Patel and Jackson (2023), the economic burden of fraud can contribute to financial instability and limit opportunities for upward mobility. This impact is particularly severe for youths from low-income backgrounds, who may be more susceptible to fraud and less equipped to recover from financial losses.

Solutions to Social Media Fraud Among Nigerian Youths

Leveraging Technological Innovations: Technological innovations play a critical role in detecting and preventing social media fraud. Social media platforms and cybersecurity firms are developing advanced tools to identify and mitigate fraudulent activities. According to Osei-Tutu and Yeboah (2022), technologies such as machine learning algorithms and artificial intelligence (AI) can analyze user

behavior patterns and detect anomalies indicative of fraudulent activities. These tools can help identify fake accounts, phishing attempts, and other forms of fraud more effectively. Furthermore, social media platforms should implement enhanced security features, such as two-factor authentication (2FA) and improved account verification processes. Patel and Jackson (2023) highlight that these measures can significantly reduce the risk of unauthorized access and fraud. Platforms can also provide users with tools to report suspicious activities and educate them on how to protect their personal information.

Enhancing Digital Literacy and Education: Improving digital literacy and education is essential in equipping Nigerian youths with the knowledge and skills needed to recognize and avoid social media fraud. Educational initiatives should focus on raising awareness about common fraud tactics and promoting safe online practices. According to Ezeani and Nwankwo (2024), integrating cybersecurity education into school curricula and community programs can help young people understand the risks associated with social media and develop strategies to protect themselves. Public awareness campaigns can also play a significant role in educating youths about social media fraud. These campaigns can use various platforms, including social media, to reach a broad audience and provide practical advice on recognizing and reporting fraud (Adebayo et al., 2023). By fostering a culture of vigilance and awareness, these initiatives can reduce the susceptibility of youths to fraudulent activities.

Promoting Collaboration and Community Engagement: Collaboration between various stakeholders is crucial in addressing social media fraud. This includes partnerships between government agencies, social media platforms, educational institutions, and non-governmental organizations (NGOs). Green and Miller (2024) emphasize the importance of a coordinated approach to combating fraud, where each stakeholder contributes their expertise and resources to address the issue comprehensively.

Community engagement is also vital in building resilience against social media fraud. Local communities can play a role in supporting educational efforts, providing resources for victims, and promoting safe online practices. According to Patel and Jackson (2023), community-based initiatives can help create a support network for victims of fraud and encourage proactive measures to prevent future incidents.

Implementing Effective Reporting and Support Systems: Establishing effective reporting and support systems is essential for addressing social media fraud. Victims of fraud need accessible and responsive channels to report incidents and seek assistance. According to Osei-Tutu and Yeboah (2022), creating dedicated hotlines, online reporting portals, and support centers can help victims navigate the recovery process and receive timely assistance.

Support systems should also include counseling and financial assistance for those affected by fraud. Providing resources to help victims recover from financial losses and cope with the emotional impact of fraud can facilitate their recovery and reduce the long-term consequences of fraudulent activities (Ezeani & Nwankwo, 2024).

Theoretical Framework Social learning theory

In relation to the current study on student participation in social media fraud, Social Learning Theory provides a framework for understanding how students may be influenced by their peers and the social environment in which they operate. The theory helps explain why social media fraud might proliferate in environments where such behaviors are normalized or rewarded, as students observe and replicate the actions of others within their social circles.

However, a limitation of Social Learning Theory is that it may not fully account for individual differences in behavior. While the theory emphasizes the role of social influences, it does not adequately consider the internal cognitive processes, personal experiences, or moral reasoning that might lead some students to resist engaging in fraudulent activities despite exposure to such behaviors. Additionally, the theory primarily focuses on the process of learning behaviors, rather than the deeper psychological or socio-economic factors that might drive individuals to engage in fraud in the first place.

Routine Activity Theory

The Routine Activity Theory is directly relevant to the study of social media fraud among students, as it highlights how the routine use of social media platforms can create opportunities for fraudulent activities. The theory emphasizes the importance of monitoring and intervention, suggesting that increasing the presence of capable guardians, such as stricter regulations or educational programs, could reduce the incidence of fraud.

However, a limitation of this theory is that it primarily focuses on the opportunity for crime rather than the underlying motivations or socio-economic conditions that drive students to commit fraud. While it effectively explains the conditions under which fraud is likely to occur, it does not address the deeper reasons why students might be motivated to engage in such activities.

Planned behaviour theory

The Theory of Planned Behavior is applicable to the study as it provides insights into the cognitive factors that influence students' decisions to participate in social media fraud. By understanding the attitudes, norms, and perceived control that drive these behaviors, interventions can be designed to alter students' intentions and reduce their likelihood of engaging in fraud.

However, a limitation of this theory is that it assumes rational decision-making processes and may not fully account for impulsive or emotionally driven behaviors. Additionally, it may overlook the broader social and economic factors that contribute to the development of attitudes and norms around social media fraud.

Methods and Materials

Adopting National Open University of Nigeria (NOUN), a prominent public university located in Abuja federal capital territory of Nigeria as institutional study area hosting student population, exploratory design using 20 key informant interviews (KII) conducted on student sample drawn via purposive sampling for data gathering to explain the relationship between the psychology of ethical digital literacy and social media fraud. The data obtained were edited, and transcribed for content analysis using the thematic sequence.

Interviews and discussion of result

Research Question 1: Root causes of cyber fraud participation among NOUN students.

Table 4.6: Mean and Standard Deviation of Root causes of cyber fraud participation among NOUN students.

S/N	Items	Mean	Std. Deviation	Decision
1	Peer pressure and social influence	4.51	0.52	Strongly Agree
2	Financial hardship and the need for quick money	4.12	0.68	Agree
3	Lack of awareness about the consequences of social m fraud	4.33	0.55	Strongly Agree
4	Access to internet resources such as smartphones and laptops	4.15	0.62	Agree
5	Unemployment or lack of legitimate job opportunities	4.48	0.6	Strongly Agree
6	Poor parental supervision or guidance	4.19	0.67	Agree
7	The desire for luxury and maintaining a high social status	4.27	0.58	Strongly Agree
8	Societal acceptance of wealth without considering its source	4.1	0.63	Agree
9	The structure and features of social media platforms	4.25	0.54	Strongly Agree
10	The perception that social media fraud is a low-risk, hig reward activity	4.3	0.57	Strongly Agree
	Grand Mean	**4.27**	**0.6**	**Strongly Agree**

SD = Strongly Agree

Table 4.6 shows the result Root causes of social media fraud participation among NOUN students. From the table, it was revealed that the respondents strongly agree to all the factors highlighted out. From the table, the grand mean was 4.27 with a standard deviation of 0.6, indicating that all the factors listed out are root causes of social media fraud participation among NOUN students.

Research Question 2: Perceived problems that arises from student involvement in cyber fraud among NOUN students.

Table 4.7: Mean and Standard Deviation of Perceived problems that arises from student involvement in cyber fraud among NOUN students.

S/N	Items	Mean	Std. Deviation	Decision
11	Student participation in social media fraud negatively impacts th academic performance.	4.35	0.6	Strongly Agree
12	The involvement of students in social media fraud tarnishes the reputation of the university.	4.25	0.67	Agree
13	Social media fraud participation causes emotional and psychold distress for students.	4.4	0.58	Strongly Agree
14	Legal consequences associated with social media fraud deter students from continuing their education.	4.22	0.63	Agree
15	Social media fraud creates conflict and tension between studer and their families.	4.18	0.65	Agree
16	Participation in social media fraud leads to trust issues among students and their peers.	4.3	0.59	Strongly Agree
17	Involvement in social media fraud leads to rivalry and conflicts among students.	4.27	0.61	Agree
18	Engagement in social media fraud erodes the integrity and mor standards of students.	4.21	0.64	Agree
19	Students who engage in social media fraud are more vulnerabl exploitation and blackmail by others.	4.32	0.57	Strongly Agree
20	Students involved in social media fraud face difficulties securin future employment opportunities.	4.37	0.62	Strongly Agree
	Grand Mean	**4.29**	**0.62**	**Strongly Agree**

SD = Strongly Agree

Table 4.7 shows the result perceived problems that arises from student involvement in social media fraud among NOUN Students. From the table, it was revealed that the respondents strongly agree to all the factors highlighted out. From the table, the grand mean was 4.29 with a standard deviation of 0.62, suggesting that all the factors listed out are perceived problems that arises from student involvement in social media fraud among NOUN Students.

Research Question 3: Research Question 2: Solutions to the problems of cyber fraud participation among NOUN Students.

Table 4.8: Mean and Standard Deviation of solutions to the problems of cyber fraud participation among NOUN Students.

S/N	Items	Mean	SD	Decision
21	The university should implement more measures to monitor and curb student involvement in social media fraud.	4.6	0.5	Strongly Agree
22	Peer mentoring programs can help reduce student participation in social media fraud.	4.2	0.55	Agree
23	Strict monitoring of students' online activities by university authorities would decrease involvement in social media fraud.	4.5	0.6	Strongly Agree
24	Awareness programs on the consequences of social media fraud should be conducted regularly.	4.3	0.52	Agree
25	Parents should be more involved in supervising their children's online activities to reduce the risk of participation in social media fraud.	4.4	0.45	Agree
26	Creating employment and financial empowerment opportunities for students will reduce the rate of social media fraud.	4.5	0.5	Strongly Agree
27	The university should establish strict disciplinary measures to address social media fraud among students.	4.1	0.62	Agree
28	Counseling and guidance services can effectively discourage students from engaging in social media fraud.	4.2	0.48	Agree
29	Collaborations between the university and law enforcement agencies will help in combating social media fraud.	4.3	0.54	Agree
30	Sensitization campaigns on online ethics and digital citizenship will significantly reduce student involvement in social media fraud.	4.5	0.49	Strongly Agree
	Grand Mean	**4.36**	**0.525**	

SD = Strongly Agree

Table 4.8 shows the solutions to the problems of social media fraud participation among NOUN students. From the table, it was revealed that the respondents strongly agree to all the factors highlighted out. From the table, the grand mean was 4.36 with a standard deviation of 0.5, suggesting that all the solutions highlighted can be effective for problems of social media fraud participation among NOUN students.

Data Analysis (Interview) Root Causes, Problems, and Solutions to cyber Fraud Among Students

Interviews were conducted with three students from NOUN to explore the root causes, challenges, and potential solutions to cyber fraud among students. The students shared their personal insights into the prevalence of fraud on campus and suggested various ways to address the issue.

Student A: Tolu Ajayi (Second-year student, Faculty of Social Sciences)

Tolu Ajayi, a second-year student in the Faculty of Social Sciences, identified financial pressure as one of the primary root causes of social media fraud among students. According to Tolu, many students are drawn into fraudulent activities because they face financial hardship and see online scams as a quick way to make money. Tolu explained that the rising cost of living, coupled with the limited

availability of part-time jobs, pushes students into finding alternative ways to support themselves.

Tolu remarked, *"It's not that students want to engage in fraud, but when you have bills piling up, and there's no financial support, you start looking for any opportunity to survive. Social media fraud becomes tempting because it's seen as an easy way to make money."*

In terms of solutions, Tolu suggested that universities should provide more financial support programs and promote entrepreneurship among students. He believes that creating employment opportunities within the university and offering financial literacy workshops could help students find legitimate ways to earn money and reduce their dependence on fraudulent activities.

Student B: Kemi Adeoye (Final-year student, Faculty of Arts)
Kemi Adeoye, a final-year student in the Faculty of Arts, pointed out peer pressure and the desire for social status as major contributors to cyber fraud. She explained that many students get involved in fraud because they want to keep up with their peers who display wealth and success on social media. According to Kemi, the pressure to maintain a certain lifestyle leads some students to engage in illegal activities.

Kemi shared, *"When you see your classmates driving expensive cars or wearing the latest designer clothes, it's easy to feel like you're missing out. Some people go into fraud just to fit in and prove that they can live that kind of life."*

To combat this issue, Kemi suggested that universities should focus on educating students about the long-term consequences of social media fraud and promote values such as integrity and hard work. She also recommended that universities create a more inclusive environment where students feel accepted regardless of their financial background.

Student C: Michael Okon (Third-year student, Faculty of Engineering)
Michael Okon, a third-year student in the Faculty of Engineering, highlighted the lack of awareness and the ease of access to fraudulent schemes as key problems. He explained that many students engage in social media fraud without fully understanding the legal and moral implications of their actions. Additionally, Michael noted that the rise of technology and the anonymity provided by social media platforms make it easier for students to carry out fraudulent activities without being caught.

Michael emphasized, *"A lot of students don't even know what they're getting themselves into. They think it's just an online hustle, but they don't realize the* damage

it can cause to their future or the people they're scamming."

As a solution, Michael proposed that universities should collaborate with law enforcement agencies to raise awareness about the legal risks associated with fraud. He also recommended that social media platforms strengthen their security measures to make it harder for users to carry out fraudulent schemes.

Discussions from the Interview

The interviews with students from NOUN highlighted several critical themes surrounding the root causes, problems, and solutions to cyber fraud among students. These themes provide valuable insights into the complexities of the issue and suggest targeted interventions.

Financial Hardship and Lack of Employment Opportunities: The financial strain faced by many students emerged as a primary driver of cyber fraud. As noted by Tolu Ajayi, students often struggle with financial responsibilities, such as tuition fees, accommodation, and daily living expenses, which pushes some to resort to fraudulent activities as a means of survival. The lack of adequate part-time job opportunities or financial assistance on campus exacerbates this issue. Tolu's perspective aligns with broader findings in the literature, which often link financial desperation to an increase in cybercrime among youths. This theme underscores the need for universities and the government to address the financial needs of students through scholarship programs, job creation, and entrepreneurship training to reduce the temptation to engage in fraud.

Peer Pressure and the Desire for Social Status: Peer pressure and the desire to project an affluent lifestyle on social media were emphasized by Kemi Adeoye as key factors driving students toward fraudulent behavior. In today's highly digital society, many students feel the need to keep up with the material success flaunted by their peers online, leading them to engage in fraud to maintain appearances. The culture of "showing off" wealth on social media has created a competitive environment where students are pressured to attain certain social standards, even though illegal means. This reflects a growing issue in youth culture, where social media creates unrealistic expectations, and the constant comparison between peers fosters risky behavior. Universities can address this by fostering a campus culture that emphasizes contentment, self-worth, and financial integrity, while promoting values such as hard work and ethics over materialism.

Lack of Awareness and Ease of Access to Fraudulent Platforms: The lack of awareness about the long-term legal, moral, and personal consequences of social media fraud was another theme raised by Michael Okon. According to Michael, many students engage in fraud without fully understanding its impact. They view it as an easy, harmless hustle, failing to see the broader implications for their future

careers, their personal integrity, and the lives of their victims. This lack of awareness is compounded by the ease of access to fraudulent schemes online, where anonymity and the prevalence of social media platforms enable students to carry out fraud with little fear of immediate consequences. This theme highlights the critical role of education in fraud prevention. Universities need to collaborate with law enforcement and cybersecurity experts to conduct awareness campaigns that emphasize the risks of fraud, not only from a legal perspective but also in terms of personal ethics and societal harm.

Technological Anonymity and Ease of Fraud: The rise of technology and the anonymity offered by social media platforms have made it easier for students to engage in fraudulent activities, as pointed out by Michael. Fraudulent schemes are often masked behind the virtual barriers of social media, making it difficult for victims and authorities to trace the perpetrators. This environment, coupled with students' growing proficiency in technology, increases the risk of fraud becoming normalized as an "acceptable" means of income. To tackle this issue, there is a need for stricter digital security measures on social media platforms. Universities could partner with social media companies and cybersecurity agencies to implement stronger anti-fraud measures, which could help limit students' access to fraudulent schemes.

Summary, Conclusion and Recommendations

Summary

The interview questions focused on understanding why students engage in cyber fraud, the challenges they face, and how to reduce its prevalence. The interviews were conducted with three students from NOUN, who shared their perspectives on why students engage in fraud and possible interventions to reduce it. The study revealed among others that financial hardship, peer pressure, and lack of awareness about the consequences of fraud are the primary reasons students engage in social media fraud. The ease of access to online fraud schemes further exacerbates the issue.

Recommendation

Awareness and Educational Campaign: The study highlighted a significant lack of awareness regarding the consequences of cyber fraud. To combat this, universities should implement comprehensive awareness programs, which could include:

Workshops and Seminars: Organize regular workshops and seminars focusing on the legal, ethical, and personal consequences of engaging in cyber fraud. These sessions should include testimonies from victims of fraud and insights from legal experts.

Digital Literacy Programs: Introduce digital literacy programs that educate students on safe online practices, including how to identify fraudulent schemes and protect

their personal information.

Peer Education Initiatives: Encourage students to participate in peer-led education initiatives, where they can share knowledge and resources related to online safety and the risks associated with cyber fraud.

Promoting Ethical Behavior and Values: To counter the influence of peer pressure and the desire for social status, universities should foster a culture of integrity and ethical behavior. This can be achieved through:

Integrating Ethics into Curriculum: Incorporate discussions about ethics and integrity into the academic curriculum across all faculties. This will help instill a strong sense of moral responsibility in students.

Celebrating Positive Role Models: Recognize and celebrate students who demonstrate ethical behavior and academic achievement without resorting to fraudulent activities. This recognition can serve as inspiration for others.

Collaboration with Law Enforcement: To enhance the security of students and deter fraudulent activities, universities should establish strong partnerships with law enforcement agencies. This could involve:

Joint Awareness Campaigns: Collaborate with law enforcement to conduct joint awareness campaigns on the dangers of cyber fraud, educating students about reporting mechanisms and legal implications.

Enhanced Security Measures: Work with law enforcement to develop stricter security measures on campus and online, such as monitoring social media platforms for fraudulent activities and providing students with resources for reporting suspicious behavior.

Strengthening Anti-Fraud Measures on social media: In light of the ease of access to fraudulent schemes highlighted in the study, there is a need for social media platforms to adopt stronger anti-fraud measures. Universities can advocate for this by:

Engaging with Social Media Companies: Universities should engage with social media companies to emphasize the need for enhanced security features, such as verification processes for users and clearer reporting mechanisms for fraudulent accounts.
Promoting Safe Online Practices: Encourage students to adopt safe online practices by sharing guidelines on how to use social media responsibly and report fraud.

Continuous Research and Feedback Mechanisms: To ensure the effectiveness of implemented solutions, it is essential to establish continuous research and feedback mechanisms. Universities should:

Conduct Regular Surveys: Regularly survey students to assess the prevalence of social media fraud and the effectiveness of interventions put in place.
Create Feedback Channels: Establish anonymous feedback channels where students can report their experiences with cyber fraud and suggest improvements to current programs.

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