

SUBMISSIONS OF CORRECTIONAL INMATES ON THE TREND AND PATTERNS OF YOUTH INVOLVEMENT IN INTERNET FRAUD ACTIVITIES IN OGUN STATE, NIGERIA

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Abstract:

The growing trend of internet fraud globally among the youths and designed patterns for carrying out the menace is worrisome causing negating consequences of human and societal development. The introduction of internet connote positive improvement and enhance human development but large number of Nigerian youths adopted the internet for fraudulent activities which dent the image of the country nationally and internationally. Extant literature were reviewed to justify the essence of the study while differential association and routine activity were adopted. Mixed methods and descriptive research design were adopted. The study was conducted in four correctional facilities in Ogun state (Ibara, Ilaro, Oba and Sagamu) where apprehended inmates of two hundred and eight-four were interviewed with the use of structured questionnaire while 10 in-depth interviews were conducted among 10 inmates using unstructured questionnaire. The study concluded that various pattern such as identity thefts, dating scam, credit cards and fake bank cheque leave are the major scamming technique deployed to carry out their fraudulent activities. The study recommends that state law must be planned toward detaching youths in menace activity rather than encouraging the menace. The mindset of the apprehended fraudsters should be retrained to conform to the standard of social expectation of the society.

Keywords: Correction, Inmates, Internet-fraud, Patterns, Trend

INTRODUCTION

The raging rise of internet fraud among youths over the years has been a great concern and continues to be for individuals, families, communities and countries across the globe. The consistent rise of computerization and digitization of the world has been exponential as the world begins drifting towards a technological sphere. The use of internet plays a very important factor and is necessary to aid the rapid development of the world. However, the misuse of the internet for negative purposes can drastically cause harm to the world as it can be used for good depending on the user and to what extent it is being used. Although technology advancement is beneficial and has positive impact on the world but its negative effect could degenerate to several menaces. (Setyawan, Muriman, Nita, 2023). Likewise, Marwi & Oskar, (2023), stated that internet usage has positive impact on social value and political development but the negative impacts are rapidly increasing in the world; leading to youth involvement in internet fraud.

According to Okeshola & Adeta 2013, the spread of internet fraud has become a global phenomenon as the spread stretches all the way to Europe, Asia, Africa, and America, leading to damages of national security and financial health. Evidence gathered from Analytic Insight (2023)



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shows that, Nigeria is one of the highest countries with internet fraudsters with countries like Brazil, China, India, Philippines South Africa, among others. In this present age various crimes and vices have become predominant among youths, however internet fraud has become a major form of crime that exists in our society and among youths in Nigeria. A large amount of cyber related crimes is committed by youths; this is as a result of the identified benefits being a motivating factor for mass participation of youths in virtual spaces globally (Ayodele, Oyedeji, Badmos 2022).

Internet fraud is a negative subfield of cybercrimes which is majorly committed in the cyberspace. For to Srećković (2023), internet fraud is fraudulent act that is perpetrated on the internet which involves concealing information or providing inadequate information for the sole purpose of defrauding victims of money, property and inheritance. He further stated that internet fraud is peculiar in nature because the victim voluntarily provides the information, money, and property to the perpetrator and thereby facilitates their own victimization. In addition, Marwi & Oskar (2023), describes the flexibility and diversity of internet fraud in taking up various forms such as spam, scam (lottery winning scam, notification scam, romantic fraud scam, online loan scam, investment scam, etc.), identity theft, spyware, phishing, and internet banking fraud.

Over the past few years this crime has been rising and has become a serious threat to the national security. There is a significant rise of internet fraud cases, statistics provided by the Federal Bureau of Investigation (2021), reports that Nigeria is ranked 16th among the countries that are most affected by internet fraud in the world. This shows that the rate of internet fraud report cases according to Federal Trade Commission (2022), has exponentially increased to over 5.1 million reports in 2022 and 46 percentages of the reports were for fraud, 21% being for identity theft, 43.7% for credit card fraud, and 28.1% for online shopping, payment account fraud, email, and social media fraud. This has posed a serious threat to the national security of the country.

Research has shown that various communities in Nigeria are frequently facing the turmoil of internet fraud as the trend continues to rise and affects human living standard, but there are little measures adopted due to the absence of sufficient knowledge about the diversity of this crime. Despite the rate of technological advancement in Nigeria, large numbers of members of the country are on that bandwagon, most especially the youths. This trend has brought the dent to various communities in Nigeria and this research intends to measure the indicators, trends, and patterns of youth involvement in internet fraud.

Statement of Problem. It has been observed that youth involvement in different forms of internet fraud has become a cankerworm that has not only eaten too deep into their morals but has also affected the community standards as well as the productivity of the community in attempt to achieve their common set goals (Abokwara, 2021; Ogunmefun, & Okuneye, 2020; Ogunmefun, Aborisade, Atere, 2024). The issue has aggravated to the extent in which internet fraud among youths has become uncontrollable thereby causing problems for members of the community, youths, parents, and the government. The ever-increasing nature of youth involvement in internet fraud will degenerate to civil unrest in the country, state of distress and lack of trust among the citizen, dishonesty, lack of unity, psychological trauma, emotional distress, suicide, health and mental challenges, and financial bandages (Ogunmefun, 2020)

The absence of knowledge pertaining to the patterns on how internet fraud is carried out in Nigeria affect the ability of the government and policy formulators to develop policies that will provide effective enforcement efforts and advice that the public may need to contain this menace. There are diversities of methods that youths use in perpetrating this offence and the inability to properly understand these methods makes people fall victims of this crime and also makes the approaches of the government ineffective. The surge of youth involvement in internet fraud on

absence creates an opportunity for a motivated offender to target a suitable victim. The submission of the Federal Bureau of Investigation (2021), posited that Nigeria is ranked 16th among the countries that are most affected by internet fraud in the world. This shows that the rate of internet fraud report cases according to Federal Trade Commission (2022), has exponentially increased to over 5.1 million reports in 2022 and 46 percentages of the reports were for fraud, 21% being for identity theft, 43.7% for credit card fraud, and 28.1% for online shopping, payment account fraud, email, and social media fraud. This has posed a serious threat to the national security of the country. The submission of the authors shows that there are diversity in various pattern adopted by the youths who engaged in internet fraud which are stated as identity thefts, credit card fraud, online shoplifting, check fraud, email scam among others. Likewise, Analytic Insight (2023) shows that, Nigeria is one of the highest countries with internet fraudsters with countries like Brazil, China, India, Philippines South Africa, among others. In this present age various crimes and vices have become predominant among youths, however internet fraud has become a major form of crime that exists in our society and among youths in Nigeria (Ogunmefun, Aborisade & Atere, 2024)

METHODS

Methodology refers to the systematic approach or set of principles and procedures used to conduct research, solve problems, or achieve specific goals in various fields such as science, social sciences, business, and more. It provides a structured framework for organizing and conducting investigations, gathering data, analyzing information, and drawing conclusions. According to Igwenagu (2016) it is the systematic methods applied to a field of study. It comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge. Methodology approach (es) is greatly important in bridging the gap in knowledge in research This research work titled "trend and patterns of youth involvement in internet fraud" which is a study of selected correctional facilities in Ogun State where inmates arrested for internet fraud were kept for trial. Mixed methods was adopted for the study (quantitative and qualitative methods). Descriptive research design was adopted for the study with the use of probability and non-probability sampling techniques. The study was carried out in Correctional facilities in Ogun, namely Ibara, Oba, Ijebu and Ilaro correctional facilities in order to embrace views on the indicators of youth involvement in internet fraud among the suspected or detained and convicted inmates on cybercrime. For the probability sampling simple random was adopted for the administration of the two hundred eighty-four (284) structured questionnaires among the inmates selected for internet fraud while purposive sampling technique was used to conduct interviews (In-depth) 10 participant to include inmates selected in various correctional institutions through the use of unstructured questionnaire for the interviews. Face to face of administration of research instrument were adopted for data collected while all ethical factors were observed such as informed consent, confidentiality and anonymity. This study adopted the Descriptive and Inferential Statistics which include the adopted of frequencies, percentages, and correlation to test hypotheses formulated during the research inquiry. The descriptive statistics covers the analysis of the data in form of frequencies, percentages, mean, and standard deviation while the inferential statistic covers the analysis of the set and tested objectives of the study which is centered on the use of regression analysis method. Content analysis were adopted for interpretation of verbal data collected

RESULT AND DISCUSSION



Table 1. The table is centered on the test the significant relationship between between trend of internet fraud and youth involvement in fraudulent activities in Nigeria

Multi Variance Linear Regression Result showing the Relationship between the Trend of Youth Involvement and Internet Fraud					
Model	Unstandardized Coefficients		Standardized Coefficients	T	P-Value
	B	Std. Error	Beta		
1 (Constant)	9.347	.867		10.781	.000
Gradually rising among youths	.069	.159	.033	.436	.663
Rise of internet creates opportunities for the crime	-.385	.155	-.190	-2.487	.014
Easy access t gives room for rise of internet fraud	.047	.123	.029	.382	.042
Youths have bcome technologically proficient and commit sophisticated crime	.200	1.38	.106	1.446	.050

a. Dependent Variable: Internet Fraud

Source: Field work Report 2024

In order to examine the trends of youth involvement on internet fraud, the sum of individuals scores on the factors of the trend of youth involvement in internet fraud were derived from Section Three which include; "Internet fraud is becoming increasingly common among young people, the rise of the internet has created more opportunities for youth involvement in internet fraud compared to the early internet era, the easy access to the internet in present times is what gives room for the rise of internet fraud, and youths today are more technologically proficient and have a higher potential for committing sophisticated internet fraud compared to youths in the past" of the study research instrument was treated as independent variable in the multi variance linear regression analysis.

Table 1 showed that the sign of the coefficients of Internet fraud is becoming increasingly common among young people, the easy access to the internet in present times is what gives room for the rise of internet fraud, and youths today are more technologically proficient and have a higher potential for committing sophisticated internet fraud compared to youths in the past were positive and significant, but only internet fraud is becoming increasingly common among young people was positive but insignificant, implying that trend of internet fraud is as a result of the easy access to the internet in present times which is what gives room for the rise of internet fraud, and youths today being more technologically proficient creates higher potential for committing sophisticated internet fraud compared to youths in the past. The factors leading to the trend of youth involvement in internet fraud are significant. However, the result showed that the rise of the internet has created more opportunities for youth involvement in internet fraud compared to the early internet era has a significant negative effect on the trend of youth involvement in internet fraud. This implies that the rise of internet does not create more opportunities for youths to get involved in internet fraud and that the evolution of the internet does not have any direct effect on youth’s involvement in internet fraud.



Qualitative Analysis of the Trend of Youth Involvement in Internet Fraud. The in-depth interview also reveals the significant relationship between trend of internet fraud and youth involvement. For example, one of the inmate interviewed gave his reason as to the trend of youth involvement in internet fraud:

My view is that "yahoo" is what i have been involved in since 2018 and what actually sustained my in it was that i know that one day as long as i am alive, things would click and one day all will make sense, one day all this hustle would make sense, one day i would no longer need this hustle again. The thing that kept me is actually hope, hope for a better future one that i would not need to scam anybody again and just to gather all i need to start my legit business, once i start what would i need fraud for a again? IDI/Male Internet Fraudster/Male/25yrs

The following was offered as a reason to the trend of youth involvement in internet fraud, which include;

Honestly it is easy to once you learn the formats put in place, and as for me i do not usually scam the blacks (our people), it is the whites i usually scam and most times its just a matter of who is smarter because they also try and scam me but then i outsmart them. Well what kept me in it and what made me train others is simply because of the money that was in it, my focus was on what i derived "as in" financial benefits. IDI/Male Internet Fraudster/Male/28yrs

Another inmate stated;

As for me the situation of the country, the hardship of the country was what pushed me into internet fraud, rather than doing something that can get me harmed i got involved in online scam instead. I was a footballer and i have even played for "warri wolves" in 2014 and 2015. And honestly nothing came out from being a footballer from a poor family background. I kept running from home so i can arrange home and it took a lot of effort to make home well. But in 2017 i started internet fraud in Ghana and for 7 years now i have been involved in it before my arrest. It honestly delivered more profits and has helped and changed a lot of boys in my home. I have even gotten a fiancée who is a white woman from this scam hustle. IDI/Male Internet Fraudster/Male/29yrs

Another inmate supports the earlier claim, he states;

Even we graduate, when we have spent 4 years in school to come and get good jobs, when we do not see any available jobs, we decide to settle for what is available and what can sustain us, the cost of things in this country is high and this is why i remain in internet fraud, if i leave, then how am i supposed to eat. This is why more youths like me get involved in "yahoo". IDI/Male Internet Fraudster/Male/24yrs

The following is another relationship between the trend of youth involvement and internet fraud;

I have honestly been trying to go to a good school and just finish my education and unlike most people who were born into "silver spoon" families, mine was different and i want to make sure i achieve my own goals and make my family proud, and this entire life itself is not fair, so i found a way to balance the inequality of life since i cannot blame anybody for my disadvantage. IDI/Male Internet Fraudster/Male/26yrs



Table 2. The table intend to analyse the significant relationship between patterns adopted on youth involvement in internet fraud among youths in Nigeria.

Multi Variance Linear Regression Result showing the Relationship between Patterns of Youth Involvement and Internet Fraud					
Model		Unstandardized Coefficients		Standardized Coefficients	P-Value
		B	Std. Error	Beta	
1	Technologically` proficient youths easily learn methods-fraud	.045	.179		10.781
	Fake online profiles and social media accounts are methods of fraud	.264	.139	.033	.436
	Youths use social engineering tactics on victims for personal information	-.206	.132	-.190	-2.487
	Youths exploit online marketplaces	.196	.141	.029	.382
	Hacking or compromising online accounts are methods for committing internet fraud	.214	.138	.106	1.446

a. Dependent Variable: Internet Fraud

Source: Fieldwork, 2024

In order to examine the effect of the patterns of youth involvement on internet fraud, the sum of individual scores on internet fraud from Section Two was treated as dependent variable while six factors from Section Four on the patterns of youth involvement was treated as the independent variable which includes; "Youths who are more technologically proficient can easily learn the methods of internet fraud, fake online profiles and social media accounts are commonly used by youths to commit internet fraud, youths are more likely to use social engineering tactics to trick victims into revealing personal information online, youths commonly exploit online marketplaces to deceive buyers or sellers, hacking or compromising online accounts is a frequent method used by youths for internet fraud, and romance scam is a method of internet fraud that most youths get initiated into" of the study instrument were used for this multi variance linear regression analysis. The results were presented in Table.

The table showed that the sign of the coefficient of the youths who are more technologically proficient can easily learn the methods of internet fraud, fake online profiles and social media accounts are commonly used by youths to commit internet fraud, hacking or compromising online accounts is a frequent method used by youths for internet fraud, and romance scam is a method of internet fraud that most youths get initiated into were positive and significant, implying that the patterns youths adopt in committing internet fraudulent activities include highly technological proficient youths easily learn new methods and this influences the evolving and diverse methods adopted into involvement in internet fraud, also fake online profiles and social media accounts are commonly used by youths to commit internet fraud, hacking or compromising online accounts is a frequent pattern used by youths in perpetrating internet fraud which also includes the use of emails



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and social media accounts, and also romance scam is commonly the first method of internet fraud that most youths get involved in first before further going into other methods of committing internet fraud. Also youths commonly exploiting online marketplaces to deceive buyers or sellers was positive but insignificant to internet fraud.

However, the results showed that youths are more likely to use social engineering tactics to trick victims into revealing personal information online negative and also insignificant. This implies that there is a lesser possibility for youths adopt methods such as phishing, impersonation, and other social engineering tactics to trick victims in order to gain information of their victims.

Qualitative Analysis of the Patterns of Youth Involvement in Internet Fraud. The result of the key informant and in-depth interview also highlighted the patterns and methods used by fraudsters to perpetrate their fraudulent activities. The first interviewee submitted that

I usually make use of Facebook, TikTok, Instagram, X, snap chat, and other dating apps. This is to search for the name of a foreign individual, and the only factor that influences my choice of search is the country of the person, like USA which means that their currency is higher than our own so i usually message those that are from USA and other rich countries. After that i would search up the name of the client in the following list of the person that i am impersonating. So i identify a fresh client by the amount of followers being less than 300 - 1000 followers on Instagram, i look for this kind of people because most times they are new to Instagram and lack the wisdom and also experience, and then i begin to gain their trusts and quickly begin dating them as i eventually start collecting financial gains from them. IDI/Male Internet Fraudsters/Male/25yrs

Another inmate shared his own method of perpetrating internet fraud, he stated;

I have many methods that i usually use to do fraud and one of them is military dating, i usually "bomb" Facebook and Snap chat in search of military personnel that post regularly on their social media platforms. Then that is the person's identity that i would now use, with their photos and ID card. Then propose to marry the client that finds interest in the military person that i am impersonating. Since a military person has a private account that they get paid into and cannot access until they are done serving. Then i ask the client to lend me some money either relating my fake child health or school fees or i form any important thing that is believable. Then i would tell them that i would pay them back or pay them with even more interest from my serving money, after that i block them and completely find another military personnel to impersonate. IDI/Male Internet Fraudster/Male/30yrs

This inmate mentioned his own pattern for committing internet fraud, he stated;

I make use of E-mails, i would have to monitor and spying on two companies and observing their conversations 24/7 attentively. The moment this organizations are about to do a transfer then i quickly hack a company's email at the right time to change the bank account. When it is time for payment, I would make use of my own means to get similar bank accounts, maybe just one digit difference then i immediately change the account details. IDI/Male Internet Fraud/Male/24yrs

In addition, another inmate stated the method that he used in perpetrating the crime, which includes;

The pattern that i usually use is also known as "cancer". It involves using an old woman or man picture. A picture of an old person having cancer and about to die in few years. Then i also assume myself as a lawyer and a doctor which are needed for the scam to be successful. I then tell the client that i am an old person about



die and i need a next of kin to inherit all my properties and then immediately show them the money in the fake account. The moment they see the money they become greedy and reduce the amount of questioning. The first thing i do is to trick them into paying 500 dollars for the form. After some while i would bill them the second time, that i need them to pay certain money to be able to access my account. Then i finally disguise as a lawyer and i make them pay 12,000 dollars for them to be able to access the money in the account, and because they have already paid the first money, i have gotten them hooked and committed to the process and then i extort them more, since they see me as an old and gullible target. IDI/Male Internet Fraudster/Male/26yrs

Also, in confirming the methods that were adopted to perpetrate internet fraud, this include;

I usually search for a page on Facebook, a popular page and then i enter the comment section. I identified recent comments (10mins - 1hr), so if they reply to my comment and we begin having a conversation on the comment section on the original topic. Then i tell them i would like to take the conversation to our "private Dm". I usually make use of apps such as "Text Now" to give me a foreign number so when they text me on messenger or mail it remains unsuspected. Then i have harmless conversations with them and it leads to them giving me money then the next time we talk deeply i would request for money from them. All i need is their bank details which i would get from the first transaction, i would purchase an app called "LOG" and with that account such as Satana bank. So then i would create an account for them and they will mail the card to me. So with the log app and bank details, i can have access to borrowing money from the bank in their name, so they become indebted. IDI/Male Internet Fraudster/Male/28yrs

In examining the trend and pattern of youth involvement in internet fraudulent activities among inmates interviewed for the purpose of this study. In analyzing the influence of the trend of youth involvement on internet fraud in Ogun State's correctional facilities is based on the results of the study. The findings from the study shows the effect youths involvement has on the trend of internet fraud, this is shows the relevant factors that leads to the rise of the trend of internet fraud, understanding how long they have been involved in internet fraud and what sustained them in it. The study showed that a large portion of fraudsters once they get involved in internet fraud experience the quick and easy money they are getting, they begin to use the fraud as a their sustainable means of income to meet their needs and achieve their goals. The results of the quantitative analysis reveals that a large portion of the respondents have completely seen the benefits in internet fraud to be above the disadvantages and this is what encourages the rise of youth involvement in internet fraud. This is due to the fact that humans naturally measure the benefits over consequences and seeing that internet fraud is easy to commit, less harmful, and lesser possibility to get caught. All this factors adds to the trend of youth involvement in internet fraud. In addition the study shows that, a larger population of the study involvement in internet fraud fall under the duration of one to five years and six to ten years. This shows that an average internet fraudster has been involved for a reasonable amount of time and the crime remains able to sustain them dependent on the pattern adopted.

In investigating the patterns adopted on youth involvement in internet fraud in Ogun State's correctional facilities is based on the results of the study. The findings from the study shows there a various method adopted and used in the commission of internet fraud. These methods include; romance scams, impersonation, use of social engineering tactics, online market place scam, and credit card related scam. The result derived from this in-depth and key informant method shows that it complements the flexibility of internet fraud in taking various forms as stated by Marwi (2023), which includes spam, lottery winning scam, notification scam, romance fraud scam, online loan scam, identity theft, spyware, phishing, and internet banking fraud. This study also shows that



romance scam and impersonation are the first and most popular patterns and methods of committing internet fraud scam, it is deemed as the origin. As stated by Sreckovic (2023), internet fraud being a fraudulent act that is perpetrated on the internet which involves concealing or providing inadequate information which is the basis of romance scams.

CONCLUSION

The study concluded that there are several patterns deployed by the youths in the custody for carrying out internet fraud as submitted by the participants. They mentioned credit card fraud, identity thefts such as come and marry, online shoplifting dating scam, among others. They claimed that the most common fraud is identity thefts and online shoplifting. Also, the study shows that internet fraud is as old as human existence does it take different forms, patterns and shapes. However it is a continue menace from human conception that trend to the 21 st century with various skills and techniques deployed to carrying out the menace. The failure of the Nigerian government and the family institutions gave rise to the everincreasing nature of the internet fraud among the Nigerian youths which needs collective efforts in solving the internet fraud in Nigeria. On this ground, the following recommendations were stated to tackled the menace of internet fraud among the Nigerian youths

- i) Sufficient legal actions and systematic laws should be established to detached the youths from engaging in internet fraud
- ii) Employment opportunities should be provided by the Nigerian government to encourage the Nigerian youth
- iii) The apprehended inmates should be properly train and retrain and after care services should be develop to monitor the released inmates from the custody
- iv) The reintegration process and procedure should be properly maintained for full reformation of mindsets of the offenders released from the custody
- v) The security agencies established by the state authority should be proactive and reactive in the process of arrest and prosecution of the offenders
- vi) Adequate vocational and educational training institutions should be properly monitors and funded for positive change of mind
- vii) Government programme and policies should -accurately address the root causes (e.g., economic hardship, unemployment, etc.) that might push youths towards internet fraud.

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