



# Assessing the Impact of Media Exposure and Subjective Norms on Cybercrime-Related Internet Behaviour among Nigerian Undergraduates

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DOI: https://dx.doi.org/10.47772/IJRISS.2025.907000203

Received: 27 June 2025; Accepted: 01 July 2025; Published: 08 August 2025

# **ABSTRACT**

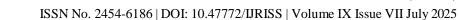
This study investigates the perception of undergraduates in Nigeria regarding cybercrime and examines the influence of media and subjective norms on their involvement in internet fraud. Employing a quantitative research design, data were collected from a sample of 410 students (N = 410) using a structured questionnaire with Likert-scale items. Respondents were selected through stratified sampling to ensure representation across academic levels and faculties. Findings revealed a significant correlation between media portrayals of cybercrime, peer influence, and students' engagement in internet fraud. Notably, sensational media content and permissive peer norms were strong predictors of favourable attitudes toward cybercrime. The study recommends targeted media literacy interventions aimed at equipping students with critical evaluation skills to resist misleading narratives and peer pressure related to online fraud. Future research is encouraged to assess the long-term impact of such interventions and explore demographic variations in susceptibility to media and normative influences.

**Keywords:** Cybercrime, Media Influence, Subjective Norms, Internet Fraud, Media Literacy, Undergraduates, Nigeria, Peer Pressure

# INTRODUCTION

## **Background to the Study**

The advent of electronic communication devices, internet services, and computer systems marks a turning point in human history. The Oxford Dictionary defines the internet as a global network offering varied information and communication tools through standardized protocols. It connects millions of computers globally, enabling seamless information exchange. However, it is also exploited for cybercrime, driven by economic motives (Vladimir, 2010). The internet facilitates global communication, data sharing, and swift access to information. Nigeria's 1995 decree on electronic crimes defines cybercrime as any fraudulent act involving fake payments (Solomon Vendaga, 2022). The U.N.'s 10th conference categorized cybercrime narrowly as attacks on computer systems and broadly as any illegal behavior involving computer systems or networks (Bonner, 2012). Rogers (1995) notes the internet's rise with the evolution of computers, transforming the world into a "global village." Oyewole and Obeta (2002) highlight its role in connecting global computers and unlocking vast opportunities. Ehimen and Bola (2009) emphasize cyberspace's role in accelerating business growth and removing economic barriers. People from various sectors now benefit from these platforms. Asokhia (2010) links cybercrime in Nigeria to "Yahoo," a form of online fraud originating from advanced fee scams. It predominantly involves unemployed youth. Chiemeke (2008) explains that countries adopt different methods to tackle cybercrime, stressing that high crime rates hinder national development. Nigeria is now focusing on addressing the major sources of cybercrime. The internet's social impact is debated. Some argue it fosters isolation and emotional issues like FOMO (fear of missing out), while others believe it enhances connectivity but also enables fraud. Wikipedia defines media as channels reaching mass audiences, including broadcast and digital forms. The 20th century witnessed a media revolution, changing how people interact and communicate.





ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

Social media and online platforms now support two-way communication. Mass media significantly influences social behavior, both positively and negatively, and is used for public awareness and behavioral change. Bryant and Zillmann (2017) describe media effects as the social, cultural, and psychological consequences of mass communication. Researchers like Perse and Lang explore how media impacts vary by content, medium, audience, and context. McLuhan famously stated, "The medium is the message."

Lastly, subjective norms, driven by normative beliefs, shape individuals' behaviors based on what they perceive significant others expect of them (Benachenhou et al., 2017).

#### Statement of the Problem

The contribution of internet to the development of the nation has been marred by the evolution of a new wave of crime. The internet has also become an environment where the most lucrative and safest crimes thrive. There are indications that internet fraud is rising. Despite multiple arrest and conviction for fraud, Nigeria teenagers continue to engage in it in large number. According to Alfred Olufemi, The Economic and Financial Crime Commission detained four Kwara State University Students for their involvement in in an internet fraud on May, 17 2021.

The major implication of the unconscious acceptance of this menace in the Nigerian society in the nearest future has created a high level of disinterest in education and touting among young people. In Nigeria today, young people mostly youths are the ones who engage in this form of anti-social Behaviour for the purpose of living a life of splendour. In recent times Nigeria has been labelled as a corrupt nation. There is a need for the Nigerian government to do something fast and urgent to curb this menace of cyber-crime.

Many families are pleased that their children are attending institute of higher learning around the country which will be beneficial to them and also to the country.

Few of the parents or families care about the company they keep or the company they retain. This day a big number of dropouts, jobless youths and student studying in the nation, are emerging as new generation of internet fraudster and scammers.

Technology has integrated nations and the world has become a global village. The economy of most nations in the world is accessible through the aid of electronic via the internet. Since the electronic market is opened to everybody (which includes eavesdroppers and criminals), false pretence find a fertile ground in this situation. Nigeria, a third world country is faced with so many economic challenges such as unemployment amongst others, which are capable of making this crime thrive. Apart from the economy factor been a possible cause of social media fraud in Nigeria, there might be other causes for the continued rise in social media fraud activity.

# **Objectives of the Study**

The primary objective of this study is to examine the perception of the role of media and subjective norms on students 'involvement in internet fraud:

- 1. To find out the level of Undergraduate in Nigeria undergraduates' exposure to cybercrime content in media.
- 2. To assess perceived influence of the media in Undergraduate in Nigeria undergraduates' involvement in internet frauds.
- 3. To find out the role of subjective norms in Undergraduate in Nigeria undergraduates' involvement in Cybercrime.
- 4. To investigate the intention of UNDERGRADUATE IN NIGERIA students in their involvement in cybercrime.



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

## **Research questions**

The following questions guided the study:

- 1. What is the level of exposure of Undergraduate in Nigeria undergraduates to cybercrime?
- 2. How do Undergraduate in Nigeria undergraduates perceive the role of media in shaping their attitudes and beliefs about internet fraud?
- 3. What is the role of subjective norms in students' involvement in Cybercrime?
- 4. What are the intentions of UNDERGRADUATE IN NIGERIA students in their involvement in cybercrime?

## Scope of the study

This study focuses on the perception of the role of media and subjective norms on students' involvement in internet fraud. The study is focusing on Undergraduate in Nigeria students because they represent a specific population that may have unique attitudes and beliefs towards internet fraud. Additionally, Undergraduate in Nigeria is located in Kwara State, Nigeria, which has been identified as a hotspot for internet fraud in the country. By focusing on Undergraduate in Nigeria students, the study can provide insights into the factors that contribute to the prevalence of internet fraud in the region, as well as inform interventions aimed at reducing the incidence of internet fraud among Undergraduate in Nigeria students.

# Significance of the study

This study, which is primarily aimed at explaining how internet fraud has impacted on the perception of youths in the society, it provide an insight into the problems associated with Internet fraud. The study identify the influence of the media in promoting internet fraud. The study provide insights into the role of media and subjective norms in shaping students' attitudes towards internet fraud, which can inform interventions aimed at reducing the incidence of internet fraud among Undergraduate in Nigeria students. The findings of the study may also have broader implications for understanding the factors that influence internet fraud among university students in Nigeria.

The study aims to examine the relationship between media exposure, subjective norms, and students' involvement in internet fraud. It use a quantitative research design, and data collected through questionnaires administered to Undergraduate in Nigeria undergraduates. The study's findings is useful in developing interventions that can help to reduce internet fraud among students, as well as contributing to the existing literature on the topic.

## LITERATURE REVIEW

#### Introduction

Literature review is concerned with various concepts attributed to the study as well as empiricism on what various scholars have done on the subject matter and the theoretical justification that can be ascribed to the study. The study reviews various concepts like; An Overview of Cybercrime, societal decadence and it's impact on Nigeria youth involvement in Yahoo yahoo, Mass media and crime, attitude towards anti-social behavior, concepts of subjective norms, perception of cybercrime committed by Nigeria youth, perceived behavioral control and undergraduate and crime Internet etc. Also, the theory of planned behavior and media dependency Theory will be used to justify the study.

#### **Review of Relevant Concepts**

#### An Overview of Cybercrime

Cybercrime in Nigeria refers to crimes committed using the internet and computer systems. Adeniran (2008) defines it as an unlawful act where the computer is the primary tool. Tade and Aliyu (2011) trace the rise of "Yahoo boys" to government failure and corruption, arguing that the youth—especially undergraduates and the



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

unemployed—have embraced ICT tools like smartphones and tablets. These devices now dominate their time, often replacing academic focus, and have facilitated the growth of cybercrime, particularly in urban areas.

Nigerian youth are seen as innovative and proactive (Adalemo, 1999) and, with proper guidance, can contribute meaningfully to national development (Mabogunje, 1998). Adeniyi (1999) emphasizes youth as agents of social change but points to a disconnect between societal values and observable realities. When society glorifies wealth—regardless of how it's acquired—youth are less likely to reject fraud. Ninalowo (2004) supports this, noting that structural inequality, a weak justice system, and poverty push people toward illegal means of survival.

In Nigeria, wealth is often celebrated without scrutiny. Arrests by the Economic and Financial Crimes Commission (EFCC) have shown many cybercriminals admit to being unemployed and turning to fraud for survival. This reflects a larger societal issue where moral decay and the misuse of digital platforms encourage talented youth to exploit others. Success in cybercrime is often attributed to intelligence and cunning, but the root cause lies in state failure—especially high unemployment. Politicians are accused of using youths during elections only to abandon them afterward, leaving them desperate and vulnerable.

Tade (2013) introduces the concept of "cyber spiritualism," a practice where Yahoo boys use mystical or spiritual means to manipulate victims. This involves rituals believed to hypnotize targets into willingly surrendering money or goods. The term "Yahoo plus" describes those who combine internet fraud with spiritual practices. While not empirically proven, these beliefs provide psychological motivation for perpetrators. The paper investigates both the rise of spiritual elements in cybercrime and the specific strategies used in such acts.

This evolution—from traditional internet scams to spiritually-influenced cybercrime—illustrates how deeply rooted the issue is within Nigeria's socio-economic and cultural structures. Without systemic reforms and youth empowerment, cybercrime will continue to adapt and thrive in dangerous ways.

# Societal Decadence and It's Impact on Nigerian Youths' Involvement In Yahoo-Yahoo

Nigeria is rich in human and natural resources but remains among the world's underdeveloped nations with declining living conditions (Adeniran 2008). Youths face unemployment, lack of social support, and deepening deprivation while political economic and educational institutions show signs of moral decay due to widespread fraud (Bammeke 2005). Achebe (1984) described Nigeria as one of the most corrupt places globally a view that remains relevant according to the Corruption Perception Index by Transparency International.

Tade and Olaitan (2015) argue that Nigeria exists in a state of normlessness where shame no longer exists and success is now defined by wealth without regard for its source. Sudden wealth is often seen as a sign of intelligence and rarely punished (Adeniran 2008). The culture of glorifying wealth is reinforced by celebrities and pop culture. Nigerian hip-hop songs such as "Maga don Pay" and artists like Olu Maintain and Kelly Handsome promote the Yahoo boys' lifestyle featuring luxurious cars champagne and displays of cash linked to internet fraud (Zulu 2008 Doppelmayr 2013).

Corruption is not limited to the political elite but is present across all leadership levels eroding values such as honesty and hard work (Bammeke 2005). While agents of socialization like families and communities teach youth to value integrity these messages often contradict what they observe in society (Adeniran 2008). Technological progress especially in information and communication technologies has significantly changed cultural norms and social behavior. Nigerian youths previously disengaged are now rapidly adopting these innovations (Adeniran 2006). This shift has contributed to the rise of the Yahoo boys' subculture which thrives on corruption and digital access (Adeniran 2008). Nigerian youths are known to be idealistic creative and resourceful (Adalemo 1999) and with the right support they can drive national development (Mabogunje 1998). Adeniyi (1999) describes them as essential agents for social transformation and innovation. However, leadership failures have created social contradictions that encourage deviance.



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

When society honors fraudulent individuals, youth lose faith in integrity. Ninalowo (2004) explains that in a country marked by inequality weak law enforcement and economic disparity the marginalized may resort to illegal means to achieve societal expectations. Hence the involvement of Nigerian youths in online fraud like yahoo-yahoo reflects a society that prizes wealth above ethics (Adeniran 2008).

#### **Mass Media and Crime**

The relationship between the criminal justice system and the media has long been a subject of research and commentary. These systems are mutually dependent. The criminal justice system serves as a key source of content for the media which in turn informs and entertains the public through crime stories. These stories help audiences stay aware of threats and update their understanding of the social environment. Commercial media benefit from public interest in crime by drawing advertisers while the criminal justice system gains legitimacy and resources through positive media framing (Ball Rokeach and De Fleur).

Journalists depend on law enforcement courts and corrections for access and information while the criminal justice system depends on media to communicate its message and maintain authority. Studies have focused on how journalism shapes public perceptions of the justice system and specific legal cases including juror attitudes. The right of journalists to withhold source identities has also been debated.

Beyond journalism entertainment media have influenced public views on the justice system. Television shows portraying police judges lawyers and criminals have been studied for their effects on public opinion and behavior. Concerns include the glamorization of violence and its potential role in inspiring real crime. Defendants have even cited exposure to violent media as mitigating factors.

Since the 1980s new genres like Cops and America's Most Wanted have combined journalism and entertainment. These shows dramatize real events with music special effects and reenactments. Though popular such shows are sometimes blamed for lowering the standards of broadcast journalism which may indirectly affect the justice system.

Regarding antisocial behavior among youth it leads to serious consequences including reduced opportunities criminal activity and mental health challenges (Cook et al 2015 Sawyer et al 2015). It consumes significant public resources. Antisocial behavior stems from personality traits and environmental influences. Family and peer contexts are critical. Impulsivity and low empathy can worsen outcomes (Álvarez García et al 2018).

Social Learning Theory suggests children mimic behavior observed in significant adults especially parents. Coercive parenting and inconsistent discipline increase the risk of antisocial behavior (Taylor and Biglan 1998 Patterson 1982). Studies show that reducing harsh parenting and using positive interventions like the Incredible Years program helps reverse such behavior (Eyberg et al 2008 Kaminski et al 2008 Scott 2008 Webster Stratton and Hammond 1997). These family based interventions can successfully prevent and manage antisocial behavior.

# Media, Youth and Cybercrime

Media play a major role in young people's lives, shaping their behavior and ideas through TV, music, games, and digital platforms (Osgerby 2019). The media often reinforce negative stereotypes of youth, linking them to crime and moral decline (Osgerby 2004). Social media, now deeply embedded in daily life, is frequently referenced in news and has become a space for cybercriminal activity (Perlmutter 2019). With 74% of Facebook users in the US accessing it daily (Smith and Anderson 2019), the platform is vulnerable. University students, as heavy users, may face heightened exposure to cybercrime, especially in contexts like Nigeria.

## **Subjective Norms**

Subjective norms refer to the perceived social pressure to perform or not perform a particular behavior, often based on the belief that significant others approve or disapprove of the action. These norms are influenced by how much individuals value others' opinions and their motivation to conform. However, research suggests that subjective norms often have a weaker influence on behavioral intentions compared to attitudes or perceived



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

behavioral control. For example, Krueger, Reilly, and Carsrud (2000) found no significant correlation between subjective norms and entrepreneurial intentions, prompting a call for refined measures and further study.

One explanation for the weak effect of subjective norms is the overlap with variables like perceived desirability. Ajzen (1991), the creator of the Theory of Planned Behavior, acknowledged that personal factors, such as attitudes and perceived control, more strongly shape intentions. Armitage and Conner (2001) criticized the limited definition of subjective norms, which may weaken its predictive validity. In response, Rivis and Sheeran (2003) emphasized the role of descriptive norms—observing others' actual behavior—as potentially more influential. While descriptive norms reflect what others do, social norms focus on what others believe one should do. Both are considered subcomponents of the broader subjective norms construct, warranting deeper exploration.

#### **Perceived Behavioral Control**

Perceived behavioral control refers to an individual's belief in their ability to perform a specific behavior, based on how easy or difficult they perceive the task to be. It is vital in predicting behavior, especially in contexts like new business creation. Youth intentions are also shaped by self-efficacy—how capable they feel of carrying out a behavior. Bandura (1986) explains that self-efficacy is influenced by direct experience, observing others, and emotional states. Lee et al. (2011) noted that self-efficacy affects intentions both directly and indirectly. While perceived control is expected to moderate behavior, most research examines its additive effect alongside intention.

## Perception of Cybercrimes Committed by Nigerian Youths

Perception plays a key role in understanding cybercrime. According to Obono (2008), cybercrime involves illegal acts committed in cyberspace such as identity theft and bank fraud, often facilitated by the internet and ICT tools. While some youths use the internet for learning and personal growth (Oketola 2009), others exploit it for fraudulent purposes, driven by low moral standards and peer influence. With global connectivity, cybercrime has become more sophisticated, and Nigeria now ranks third globally in cybercrime (Suleiman 2019). The rise of "yahoo boys" in tertiary institutions highlights how undergraduates increasingly adopt cybercrime as a lifestyle (Tade and Aliyu 2011).

The internet has disrupted cultural norms, and many Nigerian undergraduates now see cybercrime as a means of survival, especially in the face of rising unemployment (42.5% as reported by NBS 2023). Some youths, motivated by curiosity or the desire for wealth and status, engage in hacking, software piracy, and online scams (Arasi & Praneetha 2016; Igba et al. 2018). EFCC data revealed that 2,847 cybercriminals were convicted as of October 2022. Sargin (2012) found a strong link between internet addiction and cybercrime among university students, affecting their academic performance.

The effects of cybercrime are multifaceted. Psychologically, victims may experience depression, isolation, or trauma and may resort to drug abuse. In severe cases, cyber terrorism instills fear, demanding better security to restore trust. Physically, cyber-attacks now extend beyond data breaches to real-world harm, targeting power grids, medical systems, and financial institutions. For instance, attackers can track users' locations through smartphones without consent. Educationally, social media glamorizes cybercrime, making it appealing to youth. This results in school dropouts and the emergence of organized cybercrime rings where "godfathers" train recruits in fraudulent practices.

In sum, the rise of cybercrime among Nigerian undergraduates is driven by a mix of social, economic, and psychological factors. It reflects deeper systemic issues such as unemployment, moral decay, and digital misuse. The consequences—emotional, physical, and educational—are significant and call for urgent attention through education, policy reform, and digital literacy initiatives.



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

# **Empirical Studies**

Several scholars have explored Nigerian youths' perception and involvement in cybercrime. Asokhia (2010), in a comparative study in Edo State, found cybercrime to be prevalent among young adults, influenced by media exposure such as uncensored TV and radio programs. Adam (2008) highlighted the dual nature of the internet as both a tool for development and a platform for crime. He argued that developing countries suffer more from internet crimes due to weaker infrastructure and limited law enforcement capacity.

Ajayi (2006) emphasized the broader consequences of cybercrime beyond direct victims, affecting families, society, and national reputation. He noted that cybercrime deters foreign investment and exacerbates unemployment. The innovative and evolving strategies of Nigerian cybercriminals have created a perception of mystique around them. Ogwezzy (2012) noted that cybercrime operations in Nigeria are often highly professional, making even cautious victims fall for scams due to how convincing they appear. In less organized groups, victims might detect fraud, but well-coordinated gangs cover all loopholes.

Ani (2011) outlined a range of ICT-enabled tactics including fake cheques, email hijacking, lottery scams, fake job offers, and SMS fraud. Ige and Adomi (2008) pointed out that untraceable financial methods like Western Union and MoneyGram are preferred due to their anonymity and irreversibility. Other forms include cashier's checks and postal orders, which shield the identities of both sender and receiver.

Adebusuyi and Adeniran (2008) identified the use of "bad English" as a deliberate strategy by scammers to disarm victims who assume superiority over illiterate-seeming fraudsters. Despite suspecting fraud, victims often continue engagement due to overconfidence, leading to loss of money and valuables. Cybercriminals also exploit web-based email services that hide their IP addresses, making it difficult to track their origin.

Agboola (2006) observed that cybercriminals use multiple email accounts and hijack others through phishing, keyloggers, or malware. In some cases, transactions begin digitally and conclude through offline means like fax machines. To further evade detection, criminals use untraceable prepaid phones and anonymous communication tools.

These studies collectively show that cybercrime among Nigerian youths is driven by innovation, weak enforcement, and social conditions, with criminals using sophisticated and evolving tactics to exploit technological vulnerabilities and human psychology.

# **Theoretical Framework of the Study**

This research study Undergraduate in Nigeria undergraduates' perception of the role of media and subjective norms on students' involvement in internet frauds falls within the self-perception theory, The theory of planned behavior and media effect theory.

# The Theory of Planned Behavior

The Theory of Planned Behavior is the most used framework in the category of behavioral models. The main assumptions of the ,TPB, are that intention is a strong predictor of behavior and intention may be assessed by evaluating general attitudes, beliefs, and preferences. The theory of planned action is widely used as the theoretical framework for behavioral studies and has successfully explained a variety of human behaviors and their determinants. The TPB was developed to explain how individual attitudes towards an act, the subjective norm, and perceived behavioral control are antecedents of intentions. Attitude toward behavior ,ATB, refers to the degree to which a person has a favorable appraisal of the behavior. Subjective norms SN reflect the pressure and approval from significant others on becoming an entrepreneur, thus taking into account the individual's social context. The third antecedent of intention is the degree of perceived behavioral control PBC. This refers to the perceived ease of performing the behavior and to the perceived control over the outcome of it. Together, the attitude toward the behavior, the subjective norms, and the perception of behavioral control lead to the formation of a behavioral intention, which in turn leads to the performance of the behavior. In particular, authors such as Krueger, Kolvereid, and Fayolle, have used this theory to explain the firm-creation



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

decision [Linan, 2008]. In addition, the TPB has received widespread support as a model to predict intentions and behavior in a range of fields. In a review of 185 studies testing the TPB, Armitage and Conner (2001) found support for the efficacy of the TPB in predicting intentions and behavior across a variety of domains.

# **Media Dependency Theory**

Media Dependency Theory, also called Media System Dependency Theory, builds upon the uses and gratifications approach but with a distinct focus. While the latter emphasizes audience needs, media dependency centers on audience goals as the source of media reliance (Grant et al., 1998). Both theories agree that goal-directed media use can foster dependency (Palmgreen et al., 1985; Rubin, 1993; Parker & Plank, 2000).

DeFleur and Ball-Rokeach (1976) defined media dependency as the relationship between media content, societal structure, and audience behavior. It considers how individuals become reliant on media to achieve goals, influenced by micro-level motivations and macro-level factors such as societal change and media accessibility (Rubin & Windahl, 1982). When media fulfill a range of needs, such as providing knowledge, entertainment, or social orientation, users tend to return to them, thus increasing dependency (Littlejohn, 2002; Rossi, 2002).

DeFleur and Ball-Rokeach (1989) categorized these goals into three broad dimensions: (1) social and self-understanding (e.g., learning about the world or oneself), (2) action and interaction orientation (e.g., decision-making guidance), and (3) social and solitary play (e.g., entertainment and relaxation). A medium that satisfies multiple goals simultaneously increases user reliance.

The intensity of dependency is also influenced by the number of available media options. When alternatives are limited, reliance on a particular medium increases (Sun et al., 1999). As ambiguity or uncertainty in society grows, the dependency on media—especially digital platforms—intensifies due to their role in reducing uncertainty and offering direction (Hirschburg et al., 1986; Jung, 2017).

Ball-Rokeach (1985) first proposed the theory, which has since been supported by numerous studies confirming that individuals and organizations turn to specific media sources to satisfy their needs (Jung, 2017; Akarika et al., 2020; Lau et al., 2021). The digital era has amplified this phenomenon, with dependency on online platforms increasing as users seek information, connection, and entertainment (Kim & Jung, 2016).

In essence, Media Dependency Theory explains how and why individuals or groups become reliant on media, particularly in uncertain times, highlighting the power of media in shaping behavior and societal influence.

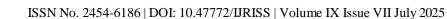
# RESEARCH METHODOLOGY

#### Introduction

This chapter is designed to describe the procedures adopted in this research. The procedures involve the following: research design, population of the study, sample and sampling techniques, instrumentation, validation of the instrument, administration of the instrument and data analysis techniques.

#### Research Design

Kothari (2004), says that the research design is conceptual structure within which the research is conducted. It constitutes blueprint of collection, measurement and analysis of data. The function of a research design is to ensure that the evidence obtained enables you to effectively address the research problem logically and as unambiguously as possible. For the purpose of this study, quantitative research design specifically survey research method will be used. This is because descriptive research is primarily concerned with the collection and analysis of data for the purpose of describing, evaluating or comparing current or prevailing practices, event and occurrences. This study will be adopting the survey design aimed at collecting data in order to answer the various research questions this study intends to answer. Also, unlike the qualitative research, which





is subjective in its approach, quantitative research is objective as it is a systematic method of data gathering through carefully drafted questions directed to the sample size.

#### **Research Method**

The research method for this study is the survey method. Survey is the collection of data from large population with the aim of drawing relevant relationship between and among variables. It is the appropriate design to investigate the opinion, perception, attitude and behavior of a group of people about a particular phenomenon. Survey method was rightly selected because it is the best method to collect data from a large population that cannot be observed directly.

# Population of the Study

According to Kothari (2006), population of the study is the sum total of individuals from which the researcher selects a sample of the study. In statistics, it refers to a real or hypothetical totality of subjects or individuals under consideration of which the statistical attributes may be estimated by the study of a sample or samples drawn from it.

The population of the study consists of Different University undergraduate students in Nigeria and according to information obtained from the Registry Unit of the University, the total number of students are 28,063...

# Sample Size

According to Mugenda and Mugenda (2003), a sample is a smaller group or sub-group obtained from that target population. It indicates the total number of people selected for the study. It is not feasible for the researcher to approach the total population; therefore, the sample drawn for this study is 410 respondents. This sample size was determined for this study and worked out by using Taro Yamane's formula for determining sample size. Yamane (1974) as cited by Evborokhai (2009) illustrated the formular as:

$$n = \frac{N}{1 + N \times e^{2}}$$

$$= \frac{28,063}{1 + 28,063 \times 0.05^{2}}$$

$$= \frac{28,063}{71} = 395$$

Therefore, the sample size required (n) = 395

Based on these, and also, on the suggestion by Stacks and Hocking (1999, p. 217) that," the larger the sample, the more representative of the population the sample was and the smaller your error will be"; and, the suggestion by Nwuneli (1991, p.11) that "the bigger the sample the better for statistical inference", a sample of 410 was decided upon, as the most conservative for a 5 per cent error tolerance.

## **Sampling Technique**

Sample techniques is a statistical approach used for selecting a representative sample from a population. It involves rigorous analysis of the data gathered about population and selecting an appropriate sample on the basis of data.



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

Stratified sampling is a sampling technique where the population is divided into homogeneous groups, called strata, and then random samples are drawn from each stratum.

For this study, a stratified sampling technique was used to collect data from Kwara State University undergraduates'. The aim of the study is to understand the attitudes, beliefs, and behaviors of Undergraduate in Nigeria students regarding internet fraud. The university was divided into subgroups based on factors such as Faculty. A random sample was then be drawn from each faculty.

#### Instrumentation

The instrument for this study is questionnaire constructed by the researcher which was drawn from the research questions. Questionnaire is a set of common questions laid out in a standard and logical form to record data from respondent. Instructions show the interviewer or respondent how to move through the questions and complete the schedule. It could be printed on paper or computer screen.

#### Validation of the Instrument

The validation was determined by the expert judgment of the supervisor. The judgment was sought to guarantee that each of the items in the instrument measured what it was supposed to measure. The final draft was adjudged valid by project supervisor.

#### **Data Collection Method**

Data collection is the process of collecting data in a systematic way. Data for this study was collected through questionnaire in person to a convenience sample of Undergraduate in Nigeria undergraduates'.

## Method of Data Analysis and Presentation

Data analysis is a process that involves editing, coding, classifying and tabulating the collected data (Kothari, 2004). The data that will be collected from Kwara State University undergraduates' will be analysed using Statistical Package for Social Science (SPSS). The analyzed data will be presented in form of table and charts for easy understanding.

# DATA ANALYSIS AND DISCUSSION OF FINDINGS

#### Introduction

The study investigated the perception of the role of media and subjective norms on students' involvement in internet fraud. This chapter deals with the presentation and analysis of the research data and discussion of findings. Four hundred and ten (410) copies of the questionnaire were distributed and three ninety-three (393) were retrieved making 95.9% return rate. The analyses were carried out under the following sub-headings: Analysis of Demographic Data; and Analyses of data to answer the Research Questions.

# **Analysis of Demographic Data**

The demographic data of the respondents were analysed and presented in Table 4.2.1 as follows:

Variables	Options	Frequency	Percentage (%)
Gender	Male	187	47.6
	Female	206	52.4
	Total	393	100
Age	15–19	190	48.4
	20–24	166	42.2



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

	25–29	37	9.4
	Total	393	100
Faculty	Humanities	87	22.1
	ICT	76	19.3
	Education	59	15.1
	Engineering	53	13.5
	Pure and Applied	61	15.5
	Agriculture	36	9.2
	Law	21	5.3
	Total	393	100
Level	100	88	22.4
	200	61	15.5
	300	135	34.4
	400	78	19.4
	500	31	7.9
	Total	393	100

Source: Field survey, 2023

Table 4.1 reveals that there are 187 respondents representing 47.6% who are male and 206 respondents representing 52.4% who are female that responded to the questionnaire. This implies that female students are more in number than male students at Kwara State university, Malete.

The table also indicate that 190 respondents representing 48.3% indicated between 15 to 19 years of age and 166 respondents representing 42.2% indicated between 20 to 24 years while 37 respondents representing 9.4% indicated between 25 to 29 years of age. This implies that majority of the students are between the ages of 15 to 19 years.

Also the table reveals that 87 respondents representing 22.1.% are from the faculty of Humanities Management and Social Science and 76 respondents representing 19.3% are from the faculty of Information and Communication Technology also 59 respondents representing 15.1% are from the faculty of Education and 53 respondents representing 13.5% are from Engineering faculty, more so, 61 respondents representing 15.5% are from Pure and Applied Science faculty and 36 respondent representing 9.2% are from Agriculture faculty, and 21 respondents representing 5.3% are from law faculty . This implies that majority of the respondents are from the faculty of Humanities.

On the basis academic level, majority of the respondent 135(34.4%) were in 300 level, 88 (22.4%) were in 100 level, 61 (15.5%) in 200 level, 78 (19.8%) in 400 level 78 (19.8%) and 31 (7.9%) are in 500 level. This table show that the major respondents are in 300 level

# Level of exposure to internet fraud through the Media

The data collected to answer the research question were analysed and presented in Tables



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Table 4.3.1: How often do you use the internet?

Variables	Frequency	Percentage
Daily	243	61.8
Several times a day	60	15.3
Few times a week	50	12.7
Once a week	40	10.2
Total	393	100.0

Source: Field survey, 2023

Table 4.3.1 shows the responses of the respondents on how often they use the internet. The table reveals that 243(61.8%) respondents indicated daily, 60(15.3%) respondents indicated several times a day, and 50(12.7%) respondents indicated few times a week, while 40(10.2%) respondents indicated once a week. This implies that majority of the respondents indicated that they use the internet daily.

Table 4.3.2: How would you rate your knowledge of internet fraud through the media?

Variables	Frequency	Percentage
High	297	75.6
Medium	88	22.4
Low	8	2.0
Total	393	100.0

Source: Field survey, 2023

Table 4.3.2 shows the responses of the respondents on how they rated their knowledge of internet fraud through the media. The table reveals that 297(75.6%) respondents indicated high knowledge, 88(22.4%) respondents indicated medium, and 8(2.0%) respondents indicated low knowledge. This implies that majority of the respondents indicated that their knowledge of internet fraud through the media is high.

Table 4.3.3: What medium exposed you to the knowledge of internet fraud?

Variables	Frequency	Percentage
Print media	7	1.8
Broadcast media	61	15.5
Social media	325	82.7
Total	393	100.0

Source: Field survey, 2023

Table 4.3.3 shows the responses of the respondents on what medium exposed them to the knowledge of internet fraud. The table reveals that 7(1.8%) respondents indicated that print media exposed them to the knowledge of internet fraud, 61(15.5%) respondents indicated broadcast media, and 325(82.7%) respondents indicated special media. This implies that majority of the respondents indicated that social media exposed them to knowledge of internet fraud.

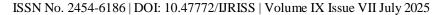




Table 1 2 1	L How often de vou	aama aarass naws ar	starios about inter	net fraud in the media?
1 abie 4.5.4	i: How often ao vou	come across news or	' stories about interi	net iraud in the media:

Variables	Frequency	Percentage
Every day	34	8.7
Every week	275	70.0
Every month	72	18.3
Every few months	12	3.1
Never	-	-
Total	393	100.0

Source: Field survey, 2023

Table 4.3.4 shows the responses of the respondents on how often they come across news or stories about internet fraud in the media. The table reveals that 34(8.7%) respondents indicated every day, 275(70%) respondents indicated every week, and 72(18.3%) respondents indicated every month, while 12(3.1%) respondents indicated every few months. This implies that majority of the respondents indicated that they come across news or stories about internet fraud on the media.

# Role of media in students' involvement in Cybercrime

The data collected to answer the research question were analysed and presented in Tables

Table 4.4.1: To what extent do you agree or disagree that media influences UNDERGRADUATE IN NIGERIA undergraduate's attitudes and beliefs about internet fraud

Variables	Frequency	Percentage
Strongly agreed	135	34.4
Agreed	167	42.5
Neutral	32	8.1
Disagreed	37	9.4
Strongly disagreed	22	5.6
Total	393	100.0

Source: Field survey, 2023

Table 4.4.1 shows the responses of the respondents on extent media influences UNDERGRADUATE IN NIGERIA undergraduate's attitudes and beliefs about internet fraud. The table reveals that 135(34.4%) respondents indicated strongly agreed, 167(42.5%) respondents indicated agreed, 32(8.1%) respondents were neutral, and 37(9.4%) respondents disagreed while 22(5.6%) respondents indicated strongly disagreed. This implies that majority of the respondents agreed that media (e.g., social media, news outlets, etc.) influences Undergraduate in Nigeria undergraduate students' attitudes and beliefs about internet fraud.

Table 4.4.2: How do you think the media portrays internet fraud?

Variables	Frequency	Percentage
Positive	73	18.6
Negative	238	60.6
Neutral	51	13.0
Don't know	31	7.9



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Total	393	100.0

Source: Field survey, 2023

Table 4.4.2 shows the responses of the respondents on how students think the media portrays internet fraud. The table reveals that 73(18.6%) respondents indicated positive, 238(60.6%) respondents indicated negative, and 51(13%) respondents were neutral, while 31(7.9%) respondents indicated they don't know. This implies that majority of the respondents think media portrays internet fraud in a negative way.

Table 4.4.3: How do you think the media's portrayal of internet fraud affects people's attitudes and beliefs towards it?

Variables	Frequency	Percentage
Positive effect	105	26.7
Negative effect	233	59.3
No effect	55	14.0
Total	393	100.0

Source: Field survey, 2023

Table 4.4.3 shows the responses of the respondents on how students think the media's portrayal of internet fraud affects people's attitudes and beliefs towards it. The table reveals that 105(26.7%) respondents indicated positive effect, 233(59.3%) respondents indicated negative effect, and 55(14%) respondents indicated no effect. This implies that majority of the respondents think media's portrayal of internet fraud have negative effects on people's attitudes and beliefs.

Table 4.4.4: How often do you discuss internet fraud with your friends or family members?

Variables	Frequency	Percentage
Every day	57	14.5
Every week	265	67.4
Every month	31	7.9
Every few months	40	10.2
Total	393	100.0

Source: Field survey, 2023

Table 4.4.4 shows the responses of the respondents on how often they discuss internet fraud with friends or family members. The table reveals that 57(14.5%) respondents indicated every day, 265(67.4%) respondents indicated every week, and 31(7.9%) respondents indicated every month, while 40(10.2%) respondents indicated every few months. This implies that majority of the respondents indicated they discuss internet fraud with friends and family members every week.

## Role of subjective norms in student's involvement in Cybercrime

Table 4.5.1: Have you ever engaged in any form of Cybercrime

Variables	Frequency	Percentage
Yes	37	9.4
No	356	90.6
Total	393	100.0

Source: Field survey, 2023



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Table 4.5.1 shows the responses of the respondents on if they have ever engaged in any form of cybercrime. The table reveals that 37(9.4%) respondents indicated yes, 356(90.6%) respondents indicated no. This implies that majority of the respondents have never engaged in any form of cybercrime.

Table 4.5.2: How likely will you engage in any form of Cybercrime if you have the opportunity

Variables	Frequency	Percentage
Very likely	124	31.6
Likely	35	8.9
Less likely	101	25.7
Not likely	50	12.7
Never	83	21.1
Total	393	100.0

Source: Field survey, 2023

Table 4.5.2 shows the responses of the respondents on how likely they will engage in any form of Cybercrime if they have the opportunity. The table reveals that 124(331.6%) respondents indicated very likely, 35(8.9%) respondents indicated likely, 101(25.7%) respondents indicated less likely, and 50(12.7%) respondents indicated not likely while 83(21.1%) respondents indicated never. This implies that majority of the respondents indicated they will very likely engage in any form of Cybercrime if you have the opportunity.

Table 4.5.3: How much do you think your friends or family members approve or disapprove of engaging in internet fraud?

Variables	Frequency	Percentage
Strongly approved	11	2.8
Approve	49	12.5
Neutral	14	3.6
Disapprove	182	46.3
Strongly disapprove	137	34.9
Total	393	100.0

Source: Field survey, 2023

Table 4.5.3 shows the responses of the respondents on how much they think friends or family members approve or disapprove of engaging in internet fraud. The table reveals that 11(2.8%) respondents strongly approved, 49(12.5%) respondents approved, 14(3.6%) were neutral, and 182(46.3%) respondents disapproved while 137(34.9%) respondents strongly disapproved. This implies that majority of the respondents think their friends or family members disapproved of engaging in internet fraud.

Table 4.5.4: How likely are you to engage in internet fraud if your friends or family members approve of it?

Variables	Frequency	Percentage
Very likely	105	26.7
Somewhat likely	187	47.6
Not likely	101	25.7
Total	393	100.0

Source: Field survey, 2023

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Table 4.5.4 shows the responses of the respondents on how likely they will engage in internet fraud if friends or family members approve of it. The table reveals that 105(26.7%) respondents indicated very likely, 187(47.6%) respondents indicated somewhat likely, and 101(25.7%) respondents indicated not likely. This implies that majority of the respondents are somewhat likely to engage in internet fraud if their friends or

Table 4.5.5: How much do you think other Undergraduate in Nigeria undergraduates approve or disapprove of engaging in internet fraud?

Variables	Frequency	Percentage
Strongly approved	15	3.8
Approve	141	35.9
Neutral	135	34.4
Disapprove	72	18.3
Strongly disapprove	30	7.6
Total	393	100.0

Source: Field survey, 2023

family members approve of it.

Table 4.5.5 shows the responses of the respondents on how much they think other UNDERGRADUATE IN NIGERIA undergraduates approve or disapprove of engaging in internet fraud. The table reveals that 15(3.8%) respondents strongly approved, 141(35.9%) respondents approved, 135(34.4%) were neutral, and 72(18.3%) respondents disapproved while 30(7.6%) respondents strongly disapproved. This implies that majority of the respondents think other Undergraduate in Nigeria undergraduate students approve of engaging in internet fraud.

Table 4.5.6: How likely are you to engage in internet fraud if other UNDERGRADUATE IN NIGERIA undergraduates approve of it

Variables	Frequency	Percentage
Very likely	99	25.2
Somewhat likely	190	48.3
Not likely	104	26.5
Total	393	100.0

Source: Field survey, 2023

Table 4.5.6 shows the responses of the respondents on how likely they will engage in internet fraud if other UNDERGRADUATE IN NIGERIA undergraduates approve of it. The table reveals that 99(25.2%) respondents indicated very likely, 190(48.3%) respondents indicated somewhat likely, and 104(26.5%) respondents indicated not likely. This implies that majority of the respondents are somewhat likely to engage in internet fraud if other Undergraduate in Nigeria undergraduates approve of it.

Table 4.5.7: How much do you think UNDERGRADUATE IN NIGERIA's administration (e.g. lecturers, non-teaching staff, etc.) approves or disapproves of engaging in internet fraud?

Variables	Frequency	Percentage
Strongly approved	-	-
Approve	-	-

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Neutral	98	24.9
Disapprove	138	35.1
Strongly disapprove	157	39.9
Total	393	100

Source: Field survey, 2023

Table 4.5.7 shows the responses of the respondents on how much they think UNDERGRADUATE IN NIGERIA's administration (e.g., lecturers, non-teaching staff, etc.) approves or disapproves of engaging in internet fraud. The table reveals that 98(24.9%) respondents were neutral, and 138(35.1%) respondents disapproved while 157(39.9%) respondents strongly disapproved. This implies that majority of the respondents think Undergraduate in Nigeria's administration (e.g., lecturers, non-teaching staff, etc.) strongly disapproved of engaging in internet fraud.

Table 4.5.8: How likely are you to engage in internet fraud if UNDERGRADUATE IN NIGERIA's administration approves of it?

Variables	Frequency	Percentage
Very likely	100	25.4
Somewhat likely	187	47.6
Not likely	106	27.0
Total	393	100.0

Source: Field survey, 2023

Table 4.5.8 shows the responses of the respondents on how likely they will engage in internet fraud if UNDERGRADUATE IN NIGERIA's administration approves of it. The table reveals that 100(25.4%) respondents indicated very likely, 187(47.6%) respondents indicated somewhat likely, and 106(27%) respondents indicated not likely. This implies that majority of the respondents are somewhat likely to engage in internet fraud if Undergraduate in Nigeria's administration approves of it.

Table 4.5.9: How much do you agree or disagree with the following statement: "student engage in internet fraud because they need the money

Variables	Frequency	Percentage
Strongly agreed	111	28.2
Agreed	177	45.0
Neutral	25	6.4
Disagreed	65	16.5
Strongly disagreed	15	3.8
Total	393	100

Source: Field survey, 2023

Table 4.5.9 shows the responses of the respondents on the statement that students engage in internet fraud because they need the money. The table reveals that 111(28.8%) respondents indicated strongly agreed, 177(45%) respondents indicated agreed, 25(6.4%) respondents were neutral, and 65(16.5%) respondents disagreed while 15(3.8%) respondents indicated strongly disagreed. This implies that majority of the respondents agreed that with the statement that students engage in internet fraud because they need the money.

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Table 4.5.10: How much do you agree or disagree with the following statement: "students engage in internet fraud because it is easy money"

Variables	Frequency	Percentage
Strongly agreed	100	25.4
Agreed	188	47.8
Neutral	24	6.1
Disagreed	65	16.5
Strongly disagreed	16	4.1
Total	393	100

Source: Field survey, 2023

Table 4.5.10 shows the responses of the respondents on the statement that students engage in internet fraud because it is easy money. The table reveals that 100(25.4%) respondents indicated strongly agreed, 188(47.8%) respondents indicated agreed, 24(6.1%) respondents were neutral, and 65(16.5%) respondents disagreed while 16(4.1%) respondents indicated strongly disagreed. This implies that majority of the respondents agreed that with the statement that students engage in internet fraud because it is easy money.

Table 4.5.11: How much do you agree or disagree with the following statement: "students engage in internet fraud because it is a way to get ahead in life"

Variables	Frequency	Percentage
Strongly agreed	52	13.2
Agreed	160	40.7
Neutral	24	6.1
Disagreed	113	28.8
Strongly disagreed	44	11.2
Total	393	100

Source: Field survey, 2023

Table 4.5.11 shows the responses of the respondents on the statement that students engage in internet fraud because it is a way to get ahead in life. The table reveals that 52(13.2%) respondents indicated strongly agreed, 160(40.7%) respondents indicated agreed, 24(6.1%) respondents were neutral, and 113(28.8%) respondents disagreed while 44(11.2%) respondents indicated strongly disagreed. This implies that majority of the respondents agreed with the statement that students engage in internet fraud because it is a way to get ahead in life.

Table 4.5.12: How much do you agree or disagree with the following statement: "students engage in internet fraud because it is a way to rebel against society".

Variables	Frequency	Percentage
Strongly agreed	44	11.2
Agreed	58	14.8
Neutral	27	6.9
Disagreed	215	54.7

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Strongly disagreed	49	12.5
Total	393	100

Source: Field survey, 2023

Table 4.5.12 shows the responses of the respondents on the statement that students engage in internet fraud because it is a way to rebel against society. The table reveals that 44(11.2%) respondents indicated strongly agreed, 58(14.8%) respondents indicated agreed, 27(6.9%) respondents were neutral, and 215(54.7%) respondents disagreed while 49(12.5%) respondents indicated strongly disagreed. This implies that majority of the respondents disagreed with the statement that students engage in internet fraud because it is a way to rebel against society.

Table 4.5.13: How much do you agree or disagree with the following statement: "students engage in internet fraud because they enjoy the thrill of getting away with it".

Variables	Frequency	Percentage
Strongly agreed	95	24.2
Agreed	171	43.5
Neutral	38	9.7
Disagreed	106	27.0
Strongly disagreed	43	10.9
Total	393	100

Source: Field survey, 2023

Table 4.5.13 shows the responses of the respondents on the statement that students engage in internet fraud because they enjoy the thrill of getting away with it. The table reveals that 95(24.2%) respondents indicated strongly agreed, 171(43.5%) respondents indicated agreed, 38(9.7%) respondents were neutral, and 106(27%) respondents disagreed while 43(10.9%) respondents indicated strongly disagreed. This implies that majority of the respondents agreed with the statement that students engage in internet fraud because they enjoy the thrill of getting away with it.

Table 4.5.14: How much do you agree or disagree with the following statement: "students engage in internet fraud because they don't see anything wrong with it".

Variables	Frequency	Percentage
Strongly agreed	46	11.7
Agreed	209	53.2
Neutral	21	5.3
Disagreed	107	27.2
Strongly disagreed	10	2.5
Total	393	100

Source: Field survey, 2023

Table 4.5.14 shows the responses of the respondents on the statement that students engage in internet fraud because they don't see anything wrong with it. The table reveals that 46(11.7%) respondents indicated strongly agreed, 209(53.2%) respondents indicated agreed, 21(5.3%) respondents were neutral, and 107(27.2%) respondents disagreed while 10(2.5%) respondents indicated strongly disagreed. This implies that majority of





the respondents agreed with the statement that students engage in internet fraud because they don't see anything wrong with it.

Table 4.5.15: How much do you agree or disagree with the following statement: "students engage in internet fraud because they want to impress their friends or family members".

Variables	Frequency	Percentage
Strongly agreed	51	13.0
Agreed	204	51.9
Neutral	29	7.4
Disagreed	99	25.2
Strongly disagreed	10	2.5
Total	393	100

Source: Field survey, 2023

Table 4.5.15 shows the responses of the respondents on the statement that students engage in internet fraud because they want to impress their friends or family members. The table reveals that 51(13%) respondents indicated strongly agreed, 204(51.9%) respondents indicated agreed, 29(7.4%) respondents were neutral, and 99(25.2%) respondents disagreed while 10(2.5%) respondents indicated strongly disagreed. This implies that majority of the respondents agreed with the statement that students engage in internet fraud because they want to impress their friends or family members.

## DISCUSSION OF FINDINGS

The study examined the perception of the role of media and subjective norms on students' involvement in internet fraud. The study found that undergraduate students' knowledge of internet fraud through the media is high at Kwara State University, Malete. This means that students at Kwara State University are much aware and knowledgeable about internet fraud. This finding is in line with the findings of Tade (2013) who stated that majority of the students at tertiary institutions are aware of social media and internet fraud.

The study also found that the undergraduate students are exposed to the knowledge of internet fraud through social media. This means that students at tertiary institutions are exposed to internet fraud through the usage of social media. This finding contradicts an earlier finding of Tade and Aliyu (2011), who both claimed that the emergence of internet fraud (yahoo boys) in Nigeria came because of failure on the part of the political leaders and corrupt practices. In the same vein the Nigerian youth, especially the undergraduates and the unemployed have embraced the ICT inventions wholeheartedly, some of these inventions include mobile telephone, smartphones, tablets, pads and so on. The internet now constitutes a larger part of their time when compared to their other daily activities.

The study also found that social media (e.g., social media, news outlets, etc.) influences UNDERGRADUATE IN NIGERIA undergraduate students' attitudes and beliefs about internet fraud. This means that the use of social media influences students' attitudes and believe towards internet fraud. This finding corroborates with an earlier finding of Adeniran (2006), who noted that the internet has brought an astounding alteration in the behavioural patterns of Nigerian Youths. Indeed, 'yahoo boys' sub-culture has emerged from the consensual acceptance of the internet technology, especially among youths in the country.

In addition, the study found that undergraduate students at UNDERGRADUATE IN NIGERIA perceived that media's portrayal of internet fraud have negative effects on people's attitudes and beliefs. This finding supports the findings of Cook et al., (2015) and Sawyer et al., (2015) who both stated that a person who engages in this Behaviour, especially if sustained over time, may have reduced educational or work opportunities; it may lead to maladjusted behaviours in adulthood (substance abuse, criminal activities), as well as mental health issues; and it might lead to legal consequences. Those affected by this Behaviour may suffer physical, emotional, or



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economic consequences. The social consequences of this Behaviour consume significant resources in mental health, education, and juvenile justice systems.

Also, the study found that Undergraduate students at UNDERGRADUATE IN NIGERIA are very likely to engage in any form of Cybercrime if they have the opportunity. This supports the statement of Adeniran, (2008), that every society has norms that define acceptable Behaviour, and agents of socialization socially transmit such norms; but it becomes an issue when there is a discrepancy between what is taught and what is being observed. How do we expect the Nigerian youths to eschew fraud when all they see around them is fraudulent individuals wielding so much affluence and still command high respect from the society that is supposed to question the source of their wealth? The finding also corroborates with Ninalowo (2004), who argues that in society such as Nigeria with gross structural inequalities, weak sanctioning system and wide gap between the "haves" and the "have-nots", there is a tendency for the deprived to reject and embrace illegal means of achieving culturally prescribed goals.

## SUMMARY CONCLUSION AND RECOMENATION

## **Summary**

This study examined UNDERGRADUATE IN NIGERIA undergraduates' perceptions of cybercrime and the role of media and subjective norms in their involvement in cybercrime. A survey was conducted among 410 students who were randomly selected from various faculties in the university. The study used a questionnaire to collect data on their perceptions of media influence and subjective norms, as well as their involvement in cybercrime.

The Theory of Planned Behavior (TPB) and Media Dependency theory are used in this study to explore the relationship between media influence, subjective norms, and the involvement of undergraduates in cybercrime.

At kwara State University, Malete, undergraduate students are highly exposed to knowledge about internet fraud through the social media. These platforms serve as a source of information and influence shaping the attitude and belief of student regarding internet fraud and the perception of UNDERGRADUATE IN NIGERIA undergraduate on how media portray internet fraud is negative this was derived in our finding as 60.6% of our sample size indicate that media portray internet fraud as negative. Also, the media's portrayal of internet fraud has a negative effect on people's attitudes and belief towards it.

The study also find out that Kwara State University administration is against any form of internet fraud, in a response elicited from UNDERGRADUATE IN NIGERIA undergraduates when asked about their perception about UNDERGRADUATE IN NIGERIA administration approval or disapproval of them engaging in internet fraud 138 disagreed and 157 strongly disagreed out of 393 respondents which is 35.1% and 39.9% respectively.

Furthermore, students engage in internet fraud in order to impress friends and family, in a response generated from UNDERGRADUATE IN NIGERIA undergraduates' 51.9% of respondents claimed that most student get involved in internet fraud in order to show off or impress the general public by living flashy life.

#### **Conclusion**

Cybercrime has become a pressing issue nationwide, extending beyond individuals and organizations. Research conducted at Kwara State University sheds light on how undergraduates perceive cybercrime. The study identifies several perceived causes, including the pursuit of wealth, unemployment after graduation, peer pressure, power, and fame. Engagement in cybercrime negatively impacts students' academic activities. The lack of post-graduation job opportunities and the realization that society doesn't prioritize the means of making money over the end result contribute to students' involvement in illegal activities. To address this issue, social workers, as professionals dedicated to helping individuals and society achieve their life goals, are encouraged to educate and counsel undergraduates on the importance of pursuing legal means of wealth creation. By



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addressing the root causes and providing support, we can work towards reducing cybercrime and fostering a safer and more prosperous society.

#### Recommendations

Schools should include entrepreneurship and business management courses in their curriculum to empower students with skills and knowledge. Existing programmes should be strengthened to address unemployment and discourage cybercrime.

Tertiary institutions should conduct regular sessions to educate students about the risks and consequences of internet fraud and cybercrime. This will help students understand the importance of online security and the potential harm caused by engaging in such activities.

Schools should emphasize the importance of ethical conduct and discourage any involvement in internet fraud or cybercrime. Encouraging students to uphold moral values and promoting a culture of integrity can deter them from engaging in illegal online activities.

Institutions should invest in robust cybersecurity systems to protect students' personal information and prevent unauthorized access to sensitive data. This includes implementing strong passwords, using encryption, and regularly updating security software.

Establishing partnerships between educational institutions and law enforcement agencies can enhance efforts to combat internet fraud and cybercrime. This collaboration can involve sharing information, conducting joint awareness campaigns, and reporting suspicious online activities.

Integrate digital literacy and cybersecurity education into the curriculum to equip students with the necessary skills to identify and avoid online scams. This can include teaching them about phishing, malware, and safe online practices.

## Suggestion for further study

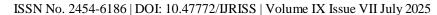
To further understand the perception of Nigerian youths or undergraduates and the role of media and subjective norms in their involvement in cybercrime, it is recommended to conduct additional studies. These studies can involve a larger number of respondents and include a more comprehensive set of questions in the research instrument. By doing so, researchers can bridge any knowledge gaps that may exist and gain a deeper understanding of this topic. It is also encouraged for researchers from various fields to replicate this study, as their perspectives and expertise can contribute valuable insights. Together, these efforts will contribute to a more comprehensive understanding of the factors influencing youth involvement in cybercrime and inform effective preventive measures.

# Limitation to the study

This study focuses on evaluating the perception of Undergraduate in Nigeria undergraduates and the role of media and subjective norms in their involvement in internet fraud. However, there were some limitations encountered during the research process. Some respondents may have returned incomplete questionnaires due to misconceptions about the researchers' intentions. Additionally, time and financial constraints limited the ability to include a larger sample size and cover all relevant area. The research project's duration and overlapping academic activities also posed challenges. Despite these limitations, they are not significant enough to undermine the study's findings.

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# APPENDIX A

KWARA STATE UNIVERSITY, MALETE.
FACULTY OF COMMUNICATION AND INFORMATION SCIENCES
DEPRTMENT OF MASS COMMUNICATION

Dear

Respondent,

We are final year students of the Department of Mass Communication, Faculty of Communication and Information Sciences, Kwara State University, Malete, Ilorin, Nigeria. This questionnaire is designed to elicit responses to measure and determine UNDERGRADUATE IN NIGERIA undergraduate's perception of the role of media and subjective norms on students' involvement in internet fraud

Please, kindly indicate your first impression to all items by ticking  $[\sqrt{\ }]$ . Your answers are for research purposes and so, they shall be treated with utmost confidentiality.

Thank you for your anticipated cooperation.

Yours faithfully,

Researchers

#### SECTION A

#### DEMOGRAPHIC INFORMATION

This section aims to collect your demographic information for the research purpose.

Kindly fill or tick the option most applicable to you.

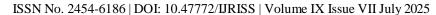
Please tick within the box the answers as they relate to you.

- 1. Gender: (A) Male { } (B) Female { }
- 2. Age: (A) 15 -19 { } (B) 20-24 { } (C) 25-29 { }
- 3. Faculty:
- 4. Level: (A) 100 { } (B) 200 { } (C) 300 { } (D) 400 { } (E) 500 { }

#### **SECTION B**

Level of exposure to internet fraud through the media.

- 5. How often do you use the internet?
- a. Daily () b. Several times a day () c. Few times a week () d. Once a week ().
- 6. How would you rate your knowledge of internet fraud through the media?
- a.High() b. Medium() c.Low()
- 7. What medium exposed you to the knowledge of internet fraud?
- a. Print Media ( ) b. Broadcast Media ( ) c. Social media ( )
- 8. How often do you come across news or stories about internet fraud in the media?
- a. Every day ( ) b. Every week ( ) c. Every month ( ) d. Every few months ( ) e. Never ( )





## SECTION C

Role of media in student's involvement in Cybercrime.

9. To what extent do you agree or disagree that media (e.g. social media, news outlets, etc.) influences Undergraduate in Nigeria undergraduate's attitudes and beliefs about internet fraud? a Strongly agree () b. Agree () c. Neutral () d. Disagree () e. Strongly disagree () 10. How do you think the media portrays internet fraud? a.Positive() b.Negative() c. Neutral() d. Don't know() 11. How do you think the media's portrayal of internet fraud affects people's attitudes and beliefs towards it? a. Positive effect ( ) b.Negative effect ( ) condo effect ( ) 12. How often do you discuss internet fraud with your friends or family members? a.Every day ( ) beavery week ( ) c.Every month ( ) d.Every few months( ) SECTION D Role of subjective norms in student's involvement in Cybercrime. 13. Have you ever engaged in any form of Cybercrime? a. Yes() b. No() 14. How likely will you engage in any form of Cybercrime if you have the opportunity? a. Very likely ( ) b. Likely ( ) c. Less likely ( ) d. Not likely ( ) e.Never ( ) 15. How much do you think your friends or family members approve or disapprove of engaging in internet fraud? a.Strongly approve () b. Approve () c.Neutral () d. Disapprove () e. Strongly disapprove () 16. How likely are you to engage in internet fraud if your friends or family members approve of it? a. Very likely ( ) b.Somewhat likely ( ) c.Not likely () 17. How much do you think other Undergraduate in Nigeria undergraduates approve or disapprove of engaging in internet fraud? a.Strongly approve () b.Approve () c.Neutral () d.Disapprove () e.Strongly disapprove 18. How likely are you to engage in internet fraud if other Undergraduate in Nigeria undergraduates approve of it?

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a. Very likely () b. Somewhat likely () c. Not likely ()

approves or disapproves of engaging in internet fraud?

19. How much do you think Undergraduate in Nigeria's administration (e.g. lecturers, non-teaching staff, etc.)

a.Strongly approve () b.Approve () c.Neutral () d.Disapprove () e.Strongly disapprove ()



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue VII July 2025

- 20. How likely are you to engage in internet fraud if Undergraduate in Nigeria's administration approves of it?
- a. Very likely () b. Somewhat likely () c. Not likely ()
- 21. How much do you agree or disagree with the following statement: "student engage in internet fraud because they need the money"?
- a.Strongly agree () b.Agree () c.Neutral () d.Disagree () d.Strongly disagree ()
- 22. How much do you agree or disagree with the following statement: "students engage in internet fraud because it is easy money"?
- a.Strongly agree () b.Agree () c.Neutral () d.Disagree () d.Strongly disagree ()
- 23. How much do you agree or disagree with the following statement: "Student engage in internet fraud because it is a way to get ahead in life"?
- a.Strongly agree () b.Agree () c.Neutral () d.Disagree () d.Strongly disagree ()
- 24. How much do you agree or disagree with the following statement: "students engage in internet fraud because it is a way to rebel against society"?
- a.Strongly agree () b.Agree () c.Neutral () d.Disagree () d.Strongly disagree ()
- 25. How much do you agree or disagree with the following statement: "students engage in internet fraud because they enjoy the thrill of getting away with it"?
- a.Strongly agree () b.Agree () c.Neutral () d.Disagree () d.Strongly disagree ()
- 26. How much do you agree or disagree with the following statement: "Students engage in internet fraud because they don't see anything wrong with it"?
- a.Strongly agree () b.Agree () c.Neutral () d.Disagree () d.Strongly disagree ()
- 27. How much do you agree or disagree with the following statement: "Student engage in internet fraud because they want to impress their friends or family members"?
- a.Strongly agree () b.Agree () c.Neutral () d.Disagree () d.Strongly disagree ()