Psycho-Social Factors As Predictors Of Internet Fraud Among Emerging Adults In Nigeria.

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Abstract: *Internet fraud among emerging adults all over the world has assumed an alarming dimension. It has become so worrisome that it has gained prominence in social discourse. The prevalence rate of internet fraud among emerging adults in different parts of the world gives room for concern. This study therefore investigated the psycho-social factors as predictors of internet fraud among emerging adults in Nigeria. A descriptive survey research design was adopted in the study. Three hundred participants were selected from emerging adults in Nigeria through simple random sampling. Their ages ranged between 12 and 29 years with mean of 17.38 years (SD= 9.90). Three research questions were tested using multiple regression analysis and Pearson Product Moment Correlation. The findings revealed that there was significant positive relationships between peer pressure (r= .726; p<.05), self-concept(r= .907; p<.05), societal values(r= .679; p<.05), parenting styles(r= .797; p<.05) and internet fraud among the participants. The four variables jointly accounted for 77.3% variance in predicting internet fraud among the participants. The independent variables made positive relative contribution to internet fraud in the following order: self-concept made the most significant contribution (Beta= .987; t= 5.498; p<0.05) while peer pressure (Beta= .144; t= 2.592; p<0.05); societal values (Beta= .137; t= 1.977; p<0.05); parenting styles (Beta= .085; t= 1.205; p>0.05) had no significant relative contribution to incidences of Internet fraud among emerging adults in Nigeria. Based on this finding, it is recommended that society should not place much importance on materialism rather it should encourage and foster positive and socially acceptable behaviour; hard work etc. rather that glorifying people who are making money through dubious means. Education is the most vital weapon for literacy, as such seminars and workshops should be organized from time to time with emphasis on cyber safety so that the individuals will learn to keep their personal information safe and youths will flee internet fraud/cybercrime. For government agencies, law enforcement agencies, intelligence agencies and security agencies to fight curb internet fraud, it is recommended that there is need for them to understand both the technology and the individuals who engaged in this criminal act.*

Keywords: *self-concept, societal values, parenting styles and peer pressure, internet fraud*

INTRODUCTION

It goes without saying that criminal act, like a festering wound is spreading at a high decibel among the youths all over the world as Nigeria is no exception. Like any other criminal act, Internet fraud, especially those involving youths in Nigeria, has grown in leaps and bounds, winning more souls from partner agencies, who now contribute to the successful execution of Internet fraud (Adeniran, 2008). The Internet is a global network made up of many smaller networks that enable computer users to share information and resources quickly and easily (Ejizu, 2010). Advanced Fee Fraud through the Internet has wrecked many homes, destroyed many businesses, and dampened the joy of many through the chains of their nefarious activities. Many undergraduates in Nigerian universities have embraced Internet fraud as a way of life. Many of them have become rich while some others have been caught by the law. In Nigeria, internet fraud has taken its toll on the youths and the international reputation of Nigeria as a nation is no doubt in jeopardy (Feranmu, Kaburuk & Ariyo, 2014). Adeniran (2006), observed that the Internet has brought an astounding alteration in the behavioural patterns of Nigerian youths. The 'modernization of criminality' through the electronic superhighway has been serving as the platform for the emergence and sustenance of fraudulent sub-culture in Nigeria. Rogers, Siegfried and Tidke (2006), posit that individuals between (17-30 years) anecdotally make up the majority of those individuals engaged in deviant or criminal behaviour

Computer fraud is also commonly referred to as Internet fraud. In a nutshell, Internet/online fraud is any type of fraud scheme that uses one or more components of the Internet to perpetuate a crime (Koong, Liu & Wei, 2006). Internet fraud refers to any type of fraud scheme that uses email, web sites, chat rooms or message boards to present fraudulent solicitations to prospective victims, to conduct fraudulent transactions or to transmit the proceeds of fraud to financial institutions or to others connected with the scheme. In April 2012, Olasaidi Dare, an undergraduate of the Olabisi Onabanjo University, Ago-Iwoye, was sentenced to five years' imprisonment over an attempt to obtain money under false pretences in a cyber café. On June 5, 2012, a Federal High Court in Kaduna State, Nigeria sentenced a 25-year old, Imonina Kingsley, of the University of Ilorin, Nigeria to twenty years' imprisonment for defrauding an Australian of one thousand dollars ($1,000) when he fraudulently presented himself as a gay from Republic of Benin. He was charged for impersonation, possession of fraudulent documents and attempt to obtain money by false pretences

contrary to Section 8(a) and punishable under Section 1(3) of the Advance Fee Fraud and other Fraud Related Offences Act 2006 (Economic and Financial Crimes Commission, 2012).

These cases attest to the pervasive nature of Internet fraud sub-culture gaining grounds in Nigerian ivory towers. Internet fraud has permeated the Nigerian society with youths leading the squad. During the reign of Ibrahim Lamorde as Nigeria' Economic and Financial Crimes Commission (EFCC), more than 288 persons have been convicted over various Internet crimes, while 234 are still being prosecuted in courts across the country (EFCC, 2012). Evidently, Internet frauds among educated youths enjoy better planning, execution and organisation. High level of internet impersonality allows for its deployment for whichever purpose by its users. According to Ige (2008), the Internet remains a mechanism for dissemination of information, collaboration and interaction among individuals and computers without regard for geographical location. Computer technology has ushered remarkable developments in human history but its subversive utilization has raised many questions. As observed by Adeniran (2008), information communication technology has altered African cultures, patterns of socialization, and social institutions, particularly with regard to telecommunication and the Internet.

In Nigeria, youths, especially undergraduates and the unemployed have embraced the ICT inventions, such that the Internet medium now takes larger part of their days when compared to their other daily activities. The varieties of application offered by the Net, such as, electronic mailing, 'chat' systems and Internet messaging (IM), often serve as veritable grounds for carrying out nefarious 'webonomics' and other fraudulent activities by the youths (Adeniran, 2008). This has significantly given birth to the emergence of '*yahoo-boys*' sub-culture among Nigerian youths, particularly in urban centres. The focus of this research is to investigate the perception of yahoo-boys about their activities; understand the informal network sustaining Internet fraud; and determine how it is organized into different areas of specialization among students in tertiary institutions. The informal network has become important for planning, implementing and executing organized criminal acts in Nigeria.

Fraud is not a new phenomenon because it has always been around since human history. Its definition and outcomes on victims have not changed. With the use of the Internet for commercial purposes, the method of perpetration of fraudulent activities has evolved to include online capabilities (Lee, 2003). In other words, the Internet has opened up a door for the development of a new criminal sector of fraud. The scary aspect of this type of new fraud is that perpetrators can now use the anonymous advantage of the Internet to cause harm (PBI Media, 2003). Since the Internet works on real time, a prospective victim can be harmed much more easily and quickly. It is even possible for the criminal to harm the same victim again and again because the fraudulent electronic transactions can be repeatedly processed within a short period of time. Therefore, conventional wisdom requires that a consumer be always cautious and knows what to watch out for when buying online (Trebilcock, 1998). There are multiple forms of Internet fraud. One type of Internet Fraud is the Nigerian e-mail fraud. In this particular crime, the victim, for instance, receives an e-mail from an alleged son of a deceased Nigerian head of state, who happens to be the heir to millions of dollars that are hidden in accounts all over the world.

Computer fraud is one of the most rapidly increasing forms of computer crime. Computer fraud is also commonly referred to as Internet fraud. Such means may include chat rooms, message boards, or Websites. It is broadly defined as online fraud when an Internet component is used (a) to present fraudulent solicitations to prospective victims, (b) to conduct fraudulent transactions, or (c) to transmit the proceeds of fraud to financial institutions or to others connected with the scheme (U. S. Department of Justice, 2003). According to Kunz and Wilson (2004), computer fraud uses electronic resources to present fraudulent or misrepresented information as a means of deception. Computer fraud is, therefore, a subset of computer crime.

Overtime, youths have been engaging in criminal act and other deviant behaviours as a result of peer pressure and /or influence. The centrality of peers to an adolescent's development has led to the extensive exploration of the role of peer influence at this life stage (Brechwald & Prinstein, 2011). Peer pressure refers to the tendency or readiness in people of the same age or social status to behave in a particular way as a mark of conformity to the opinion, interest, standard and norms of their peer. In other words, it refers to groups of people especially young member of the same age or social group who use power to affect the way someone behaves or thinks, without using direct force or orders. It is a way of transmitting a group's attitudes so that a person is encouraged to be consistent with the group's norms. In order to fit in and be accepted, adolescents often succumb to this pressure and/or influence. Peer relations differ from simply friendship relations as they involve larger group dynamics and are less personalized. Despite this lack of an intimate atmosphere, peer group approval has a more powerful connection to emerging adults self-worth and self-esteem than approval from friends (Wentzel, 1999). Examining peers additionally may provide more insight into an adolescent's experience as, unlike friend designation, broader peer membership tends to be more stable (Brechwald & Prinstein, 2014). This pressure is of particular importance in early adolescence when youth tend to be more easily influenced by their peers. Youths often prefer to identify with their peer groups. This relate to the extent to which a youth is susceptible to influence from friends or significant others.

Chan and Zhang (2007) noted that peer group with shared experience are an inevitable source of personal relationships. The frequent interactions with peers, particularly with deviant peers sometimes lead to the adoption of antisocial behaviour for group conformity. Young people need to formulate a new identity and to establish autonomy from their parents. The frequent interaction with peers, even more frequent than with parents, can lead to peers becoming the primary basis for social comparison. A generalized social comparison theory states that individuals compare their own material possessions with those owned by significant others to ascertain their social status (Saunders, 2001). However, many research indicated that deviant peers had less influence on adolescents who had close relationships with their parents (Coombs, Paulson, and Richardson, 1991; Rankin & Kern, 1994). Atwai (2011)

observed that Peer pressure and low self-control appear to be the major factors fuelling juvenile cybercrime such as computer hacking and online bullying. He noted that having friends who engage in cybercrime is one of the greatest determinants in whether juveniles will commit cybercrimes.

Self-concept is the individual's beliefs about himself or herself, including the person's attributes and who and what the self is (Baumeister, 2013). Self-concept includes many things that might not be part of one's identity. Self-concept which refers to the composite of ideas, feelings and attitudes people have about themselves. Self-concept can also be considered as one's effort to explain oneself to others, to build a scheme that organizes our notions, sentiments and approach about ourselves. But this scheme is not enduring, incorporated or static. In every phase of our life our self-perceptions vary from situation to situation (Woolfolk, 1998). An individual's self-concept and self-monitoring behaviour may have an effect on an individual's attitude towards a certain phenomenon, in this case, the attitude towards internet fraud. This includes whether the individual sees it as being right or wrong, whether its perpetrators should be punished or not etc. Indeed, Odumosu (1999), suggested that individuals with high self-concept will be less influenced by others in making their decisions. Such individuals will engage only in the activities that fit into their own self-concept without being influenced by their group, while individuals with low self-concept will tend to rely on people's views about them before making decisions.

Society is generally defined as a self-perpetuating group of humans broadly distinguished from other groups by mutual interest, participation in characteristic relationships, shared values and a common culture. Societal values are the assumptions, beliefs or principles that guide people's decision-making and actions in society. A set of consistent values form a 'value system', or ethical framework (Flowers, 2002). Values are what the society care about as a group. They are what motivate people from within. Values can be good and bad. However when a society adopts the bad values such as materialism, greed and nepotism, the resultant effect is internet fraud and other criminal acts that have befallen nations such as Nigeria, Ghana, Sierra Leone, Liberia and Rwanda (Njoku, 2006). Good value system ultimately produces good and sustainable societies while bad value system produces bad weak and unsustainable societies.

Deciding what essential values a good Nigerian society be built on would demand an examination of the values that had sustained the societies now constituting Nigeria centuries before the creation of the expression called Nigeria and explore what can be done to bring those values into the Nigerian concept and build on them in order to move the nation forward so as to avoid some criminal act like internet fraud (Ikpe, 2002) A look at the traditions of most of societies that now constitute Nigeria would reveal unsurprisingly that all of these societies were value based. Cutting across all these traditions are values such as high moral integrity, fair play, sense of social justice, honesty, concern for others, respect, social decorum, hospitality and patriotism. Societal values are very germane in determining the kind of behaviours that would be exhibited by the people. A society where materialism is the order of the day and/or thrives at the expense of education, such society would breed adolescents who would be curious in making quick money in dubious ways. This would make students most especially adolescents to engage in criminal acts like internet fraud in order to get rich in time so as to impress and oppress their mates.

Another factor that influences internet fraud among youth is parenting styles. Parenting styles are ways or methods adopted by parents in raising their children or child. Parenting style refers to the ways or techniques parents employ in the upbringing of their children. Parenting style has also been referred to as a socialization approach to raising children through which parents teach their children norms, values, behaviour, and social skills (Deci, Eghrari, Patrick & Leone, 1994; Deci & Ryan, 1995 as cited in Utti 2006). According to Baumrind (1991), there are dimensions of styles adopted by parent in raising their children namely, authoritative, authoritarian, permissive parenting styles. Authoritative parenting style is the type of parenting style in which the parents direct their children's activities in a rational, issue oriented manner, exercising control when necessary, but gives the children freedom to act independently and responsibly (Baumrind, 1991). According to Greenwood (2013), authoritative parents set clear expectations and high standards, as well as monitor the children's behaviour, using discipline based on reasoning. Authoritarian parenting style refers to the situation whereby the children are required to follow rules without any explanations from the parents (Cherry, 2013). According to Kopko (2007), permissive parents are warm but not demanding; indulgent and passive. Such parents apparently believe that the way to prove their love is to allow their children to have all they desire, not minding the consequences, this would trigger the children to engage in some criminal act like internet fraud and the least of all.

Statement of the problem

For some decades now, the issue of cyber fraud among youths in Africa most especially in Nigeria has become so worrisome to government, parents and security agents. The contribution of internet to the development of the nation has been marred by the evolution of new waves of crime. The Internet has also become an environment where the most lucrative and safest crime thrives. Internet fraud also known as Cybercrime has become a global threat from Europe to America, Africa to Asia. Internet fraud has come as a surprise and a bizarre phenomenon that for now lives with us in Nigeria. With each passing day, Nigeria witness more and more alarming cases of cybercrimes, with each new case more shocking than the one before. It has become a stubborn mouth sore which causes Nigerians a lot of pain and shame because criminally minded individuals in the country are stealing and committing atrocity through the aid of the internet online business transactions. The youths in every society are of great importance and concern to that society because they are looked upon as the leaders of tomorrow. It could also be observed that a sizeable number of criminals in Nigeria fall within the youthful age. In Nigeria, perpetrators of this crime who are usually referred to as "yahoo yahoo boys" are taking advantage of ecommerce system available on the Internet to defraud victims who are mostly foreigners in thousands

and sometimes millions of dollars. They fraudulently represent themselves as having particular goods to sell or that they are involved in a loan scheme project. They may pose to have financial institution where money can be loaned out to prospective investors. In this regard, so many persons have been duped or fallen victims. But this could not only be the techniques used by these cyber criminals. Attempt to address internet fraud by various governments and international organizations have not been successful owing to the fact that the identities remain inadequate. However, these past studies have only focused on isolated factors without a thorough investigation on factors which include peer pressure, self-concept, societal values and parenting styles. This is the gap to be filled in this study as it examined the above factors that influence internet fraud among emerging adults in Nigeria.

Purpose of the Study

The general purpose of this study is to investigate the influence of (peer pressure, self-concept, societal values and parenting styles) on internet fraud among emerging adults in Nigeria. Specifically the objectives of the study are to:

- examine the relationship that exists among the above independent factors (peer pressure, self-concept, societal values and parenting styles) and the dependent factor (internet fraud) among emerging adults in Nigeria.
- investigate the joint contribution of peer pressure, self-concept, societal values and parenting styles as prediction of internet fraud among emerging adults in Nigeria.
- investigate the relative effect of each of peer pressure, self-concept, societal values and parenting styles as prediction of internet fraud among emerging adults in Nigeria.

Research hypotheses

The following research hypotheses were formulated to guide the conduct of this study and were tested in the study at 0.05 level of significance:

H_01: There is no significant difference in the engagement in internet fraud of male and female students of the University of Ibadan.

H_02: There is no significant difference in the engagement in internet fraud between students from intact and separated families.

Research questions

H_01: What is the relationship among the independent variables (peer pressure, self-concept, societal values and parenting styles on internet fraud)?

H_02: What is the joint contribution of the independent variables (peer pressure, self-concept, societal values and parenting styles) to internet fraud)?

H_03: What are the relative contributions of the independent variables (peer pressure, self-concept, societal values and parenting styles) to internet fraud)?

METHODOLOGY

Research design

The design to be used for this study is descriptive research design of survey type. As Babble (1987) observed survey research is probably the best method of covering individual directly. The variables will be observed as have been treated in their natural occurrence.

Population

The population of the study comprised all emerging adults in Nigeria. It is assumed that the selected samples have common characteristics or elements of the population of the study. Based on this, an inference was drawn and generalization was made on the population of the study.

Sample and sampling technique

A total of three hundred (300) emerging adults in Nigeria were selected through simple random sampling technique. This technique believes in systematic selection of the participants. It is assumed that the selected samples have common characteristics or elements of the study population

Instruments

The study made use of three hundred (300) structured questionnaires to gather information from the respondents. The questionnaire will be explained in sections: section 'A to H'. Section 'A' taps information on the socio-demographic characteristics of the participants like gender, department, age, religion and so on. Section 'B' taps information on peer pressure, scale, section 'C' taps information on self-concept, section 'D' taps information on societal values, section 'E' taps information on parenting styles, while section 'F' taps information on internet fraud. The instruments used are:

Peer pressure Scale (PPS) Santor, Messervey and Kusumakar, (2000)

This scale was developed by Santor, Messervey and Kusumakar in 2000. Items were developed to measure the rate of peer influence among adolescents. It has a 5 point Likert scoring format which range from Strongly Agree (SA) to Strongly Disagree (SD). The psychometric properties of this scale is 0.79.

Self-concept scale (SCS)- Piers and Herzberg (2002)

The self-concept scale was developed by Piers and Herzberg (2002). The scale seeks to know the perceptions that you have about others and that you have about yourself in relationship with others. The scale consists of 15 items which were adapted for the study and it has a Likert response format that ranges from Strongly Agreed to Strongly Disagreed. The scale developer reported an internal reliability of 0.87.

Societal value scale (SVS)- Schwartz (1992)

The societal value scale was developed by Schwartz (1992). The scale was developed to measure values and what is expected within a given society. This section consists of twenty (20) items with a response format which ranges from -0 to 7, where -0 = oppose to my value, 0 = not important, 1-5= important and 6-7 = of supreme importance. The Cronbach's Alpha reliability coefficient of the scale is 0.89.

Parenting style scale (PSS)- Darling and Toyokawa (1997)

Parenting style was assessed using the Parenting Style Inventory II (PSI), developed by Darling and Toyokawa, (1997). The 15-item Parenting Style Inventory consists of three subscales: Demandingness, Responsiveness, Autonomy granting or permissiveness. It has a 5-point likert –type scale (1= strongly agree, 2=agree, 3=not sure, 4=disagree and 5=strongly disagree'). The total PSI II demonstrated internal consistency with an alpha of .86

Internet fraud scale (IFS)

This is an instrument developed by the researcher for this study. It is a 13-item scale generated from the outcome of indepth interview conducted for some youths. The items loading of .45 was included because it satisfies the criterion for accepting structure coefficient (Pedhazur, 1982). Response ranges from Strongly Agree (5) Agree (4) Undecided (3) Disagree (2) Strongly Disagree (1). The scale was pilot tested and the Cronbach's Alpha reliability coefficient of the scale is 0.86.

Procedure for data collection

The researcher began the administration of three hundred (300) copies of questionnaire with the help of two research assistants by meeting with emerging adults in Nigeria. Explanations were made to the participants during the administration. The researcher assured them of confidentiality as the study did not intend to investigate into their privacy and the results of the findings would only be used for academic purposes. Copies of the questionnaire were distributed among the participants, as instructions were also given to them on how the copies of the questionnaires should be filled out. After the copies of the questionnaire were appropriately filled out by the respondents, the researcher and his assistants retrieved them from the students for analysis.

Method of data analysis

The study made use of descriptive and inferential statistics to analyse the data of the study. This includes Multiple Regression Analysis and Pearson Product Moment Correlation. Frequency count was used to analyse the demographic characteristics of respondents. Multiple regression analysis was used to analyse the joint contribution and the relative effect of the independent variables on the dependent variable and Pearson product moment correlation was used to test the relationship between the independent variables and the dependent variable. T-test was used to test the differences between the demographics and dependent variable.

Results

Research Question One: What is the relationship among the independent variables (peer pressure, self-concept, societal values, parenting styles on internet fraud)?

Table 1: Descriptive statistics and Inter-correlations among the variables

Variables	N	Mean	SD	1	2	3	4	5
Internet fraud	300	32.91	13.86	1.00				
Peer pressure	300	25.20	7.35	.726	1.00			
Self-concept	300	26.96	8.89	.907	.774	1.00		
Societal values	300	14.84	5.06	.679	.630	.682	1.00	
Parenting styles	300	13.62	4.85	.797	.761	.815	.777	1.00

Correlation is significant at the 0.05 level (2-tailed)

Table 1 contains descriptive statistics and inter-correlations among the study variables. As shown in the table 1, Internet fraud is significantly correlated with peer pressure (r= .726; p<.05), Self-concept(r= .907; p<.05), Societal values(r= .679; p<.05), Parenting styles(r= .797; p<.05). There were also significant correlations among the independent variables. The result indicates that all the independent variables positively and significantly correlate with internet fraud. Hence, they are authentic variables predicting the incidence of the menace of internet fraud practices among the emerging adults in Nigeria. By implication, all these variables should be considered by all stake holders in the reduction and prevention of internet fraud among Nigerian populace.

Research Question Two: What is the joint contribution of the independent variables (peer pressure, self-concept, societal values, parenting styles to internet fraud)?

Table 2: Multiple Regression Analysis on Internet fraud

R = .839
Multiple R(adjusted) = .781
Multiple R^2(adjusted)=.773
Standard error of estimate= 4.932
Analysis of variance

	Sum of Square (SS)	DF	Mean Square	F
Regression	33022.047	4	2751.837	113.128
Residual	4451.479	295	24.325	
Total	37473.526	299		

The table 2 shows that the independent variables (peer pressure, self-concept, societal values, parenting styles) when pulled together have significant joint predictive effect on Internet fraud among emerging adults. The value of R (adjusted) =.781 and R^2 (adjusted) =.773. The analysis of variance performed on the multiple regressions yielded an F- ratio value of 113.128 with 77.3% of independent variables accounted for internet fraud crime among emerging adults in Nigeria, and was found to be significant at 0.05 level.

Research Question Three: What are the relative contributions of the independent variables (peer pressure, self-concept, societal values and parenting styles) to internet fraud)?

Table 3: Relative Contribution of Independent Variables to the Prediction of Internet fraud

	Unstandardized coefficients		Standardized coefficients	t	P
Model	B	Standard error	Beta		
Constant	9.261	3.884		2.384	.000
Peer pressure	.271	.104	.144	2.592	.010
Self-concept	1.539	.280	.987	5.498	.000
Societal values	.376	.190	.137	1.977	.041
Parenting styles	.251	.208	.085	1.205	.230

The table 3 shows that some of the independent variables made significant contributions to the prediction of Internet fraud among University students. In term of magnitude of contribution self-concept made the most significant contribution (Beta= .987; t= 5.498; p<0.05) to the prediction. Other variables made significant contributions in the following order: social support (Beta= .158; t= 2.192; p<0.05); peer pressure (Beta= .144; t= 2.592; p<0.05); societal values (Beta= .137; t= 1.977; p<0.05) and parenting styles (Beta= .085; t= 1.205; p>0.05) had no significant relative contribution to incidences of internet fraud among emerging adults in Nigeria.

Hypotheses

Hypothesis One: There is no significant difference in the engagement in internet fraud of male and female emerging adults in Nigeria.

Table 4: Significant difference in the incidence of Internet fraud of male and female emerging adults

Variable	N	Mean	SD	Std. Error	DF	t-cal	P	Remark
Male	159	34.33	12.37	18.09				
Female	111	34.63	13.03	19.08	194	14.05	.034	Not Significant

The table 4 above showed that there was no significant difference in the incidences of Internet fraud between male and female (t= 14.05; p>0.05). The mean value of the table further revealed that the slight difference in the means does not really mean that there is any significant gender difference in the perpetration of Internet fraud among emerging adults in Nigeria.

Hypothesis Four: There is no significant difference in the engagement in internet fraud between emerging adults from intact and separated families.

Table 5: Significant difference in the engagement in internet fraud between emerging adults from intact and separated families.

Variable	N	Mean	SD	Std. Error	DF	t-cal	P	Remark
Intact family	95	40.85	13.93	19.01				
Separated family	101	41.91	14.53	19.93	194	11.35	.081	Not Significant

The table 5 above showed that there was no significant difference in the menace of internet fraud between students from intact and their counterparts from separated families (t= 11.35; p>0.05). The slight difference in their mean values does not indicate any significant difference. Invariably, all students from different home backgrounds are involved in internet fraud.

Discussion of findings

The first research question that seeks to answer the relationship that exists among the independent variables peer pressure, self-concept, societal values, parenting styles on internet fraud showed that the independent variables had significant relationship with internet fraud. The finding of the relationship that between peer pressure and internet fraud corroborates Linkenbach (2008), who found that adolescents are more concerned with what they perceive as normative than with what is discerned to be an unhealthy behaviour. When identification with the individual or group engaging in the behaviour is strong, those behaviours will have a larger influence on the observers' social norms. Earlier finding from Cialdini and Goldstein, (2004) corroborates the finding of this study

by positing that Adolescents tend to capitulate when the unpleasantness of standing alone becomes too great, fostering a tendency to adopt behaviours that they think are norms in their environment in order to be accepted. On the relationship that exist between self-concept and internet fraud, the finding goes line with Holtfreter, Reisig, and Pratt, (2001), who concluded that a negative self-concept is specifically a risk factor for noncontact crimes like fraud and cybercrime because at least some degree of victim cooperation is necessary for perpetration to be successful. In accordance with this line of reasoning, it has been shown that individuals with lower levels of self-concept are at increased risk to become a victim of some types of cybercrime. This means that an individual who thinks so low about him/herself could engage in some behaviour that are against the norms and values of the society which could also tarnish his/her image. On the relationship that exist between societal values and internet fraud, the finding supports Shabnam (2016) who suggests that an individual's daily patterned activities, such as vocational and leisure activities, contribute to victimization. They posit that an individual's expected social roles and social position influence their personal life style patterns, and contribute to the individual's decision to engage in certain crime activities like internet fraud. Also, the relationship the exists between parenting styles and internet fraud corroborates Shehu (2014) who surmised that lack of good moral upbringing from guardians and parents promotes or redefine the attitude of children negatively which most often leads to internet fraud. Earlier finding from Okeshola and Adeta (2013) added that, parents of today have neglected their rightful and parental duties which has made most children irresponsible and allow them to be internet fraudster.

The second research question that seek to answer the joint contribution of the independent variables to the prediction of internet fraud showed the independent variables jointly accounted for 77.3 % to the prediction of internet fraud. The finding on the joint contribution of peer pressure to the prediction of internet fraud corroborates Atwai (2011) who observed that peer influence and low self-control appear to be the major factors fuelling juvenile cybercrime such as computer hacking and online bullying. He noted that having friends who engage in cybercrime is one of the greatest determinants in whether juveniles will commit cybercrimes. He concluded that peer pressure jointly contribute to the prediction of internet fraud. The finding of this study is also supported by Ige (2008) who examined secondary school students' perceptions of incidences of Internet crimes among school-age children in Oyo and Ondo States, Nigeria. He concluded that students are being initiated into Internet crime by their friends in the universities, polytechnics, and colleges of education. On the joint contribution of self-concept to the prediction of internet fraud, he finding upholds Kumar (2001), who found that the way an individual perceives him/herself determines if such person would engage in deviant behaviours like internet fraud. Much earlier finding from Lui's (2009) stated that a low self-concept results in less self-confidence, and students with low self-concepts are less motivated to put in an effort to learn, and therefore achieve less satisfying results and would engage in deviant behaviours like cybercrime, drinking behaviour.

The third research question that seek to answer the relative contributions of the independent variables peer pressure, self-concept, societal values, parenting styles, social support and personality types to internet fraud showed that each of the independent variables has relative contribution to internet fraud except parenting styles, openness and extraversion. On the relative contribution of peer pressure to internet fraud, the finding corroborates Chung and Steinberg (2006) who found that children begin to depend on their peers for acceptance, rather than their parents, during adolescence. Peer pressure eventually becomes harder to resist at this stage such that the opinions of peers often matter more than those of parents. On the relative contribution of self-concept to internet fraud, the finding supports Sikhwari (2004) who found that there was a significant relative contribution of self-concept to the prediction internet fraud. He posited further that an individual who has low self-concept could engage in some shady and deviant behaviours. Lau and Chan (2001), also corroborate the finding of this study as they found that students with low or negative self-concepts were under-achievers. Warner (2011) also supports this finding by surmising that for people (especially peers) to prove to their colleagues that they are capable of hacking or breaking codes, most of the youths are gingered to engage in these cyber criminalities.

Conclusion

Taking cognisance of the nature and effects of internet fraud, there will always be new and unexpected challenges to stay ahead of cyber criminals and cyber terrorists, but one can only do this successfully through partnership and collaboration of both individuals and government.

However, it was revealed from the results that all the independent variables (peer pressure, self-concept, societal values and parenting styles) had a positive significant relationship with the dependent variable (internet fraud). This means that among emerging adults who has friends who engage in internet fraud would also join them in this ugly act. Also, and individual who thinks so low about him/herself could also end up in scamming people via the internet. A society that dwells more on materialism could breed adolescents who will have the perception of getting rich syndrome at their earlier stage of life by engaging in internet fraud

It was also got from the findings that the independent variables (peer pressure, self-concept, societal values, parenting styles, social support and personality type) jointly contributed 77.3 % to the prediction of internet fraud among emerging adults in Nigeria.

Recommendations

After a thorough examination of the data obtained from the research and the findings of various researchers, the researcher made the following recommendations based on the findings of the study:

- Parents should visit their children and wards regularly in school so as to know how well they are doing and also to provide for them their basic need as this will not make them to engage in internet and cyber fraud so as to meet their needs.

- Parents should adopt a democratic parenting style at home where their children would be able to pour out their mind to them and this will make the children to be well-guided and shun every other form of deviant behaviours.

- Society should not place much importance on materialism rather it should encourage and foster positive and socially acceptable behaviour; hard work etc. rather that glorifying people who are making money through dubious means.

- Education is the most vital weapon for literacy, as such seminars and workshops should be organized from time to time with emphasis on cyber safety so that the individuals will learn to keep their personal information safe and youths will flee internet fraud/cybercrime.

- The findings from the study shows that youths involved in internet fraud are in tertiary institutions. The study therefore, recommends that curriculum which will include courses on cyber fraud, cyber management and its prevention should be introduced to both tertiary and secondary schools to take care of the present social changes.

- The Government as well as Non-Governmental Organizations (NGO's) should come to the aid of the youths by providing them with social intervention programmes that will keep them busy to avert any uncompromising behaviour as the common knowledge taught us that the "devil finds work for the idle hands". The effective implementation of economic modules outlined by the government such can translate into food on the table, more jobs and better educational opportunities which will ultimately minimize the tendency of the youths to go into internet fraud/cybercrime.

- It is recommended that cyber criminals' assets should also be confisticated by the government and the imposition of longer prison terms for cyber criminals. This will serve as deterrence to those youths who want to indulge in such crime.

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