

Enhancing National Development and Growth through Combating Cybercrime/Internet Fraud: A Comparative Approach

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ABSTRACT The study was enhancing national development and growth through combating cyber crimes/internet fraud. National development and growth hinge on the people having the right perspective towards others, organizations, industry and government. The absence of this is an automatic threat to the economy and invariably to the growth and development of any nation. The young adults' perception should be guided to enhance growth, through having respect for other peoples information and materials. In order to find out if cyber crimes exists among young adults in Edo State, Nigeria, a comparative study of young adults perception of cyber crime in two Local Government Areas of Edo State namely: Esan (Central and West) was conducted. The study was guided by three hypotheses. Random samples of 200 subjects were selected from the four centres used for the study where 50 subjects were also selected. The research design was a comparative one. A questionnaire titled: "CSYAPCCS" "Comparative Study of Young Adults Perception of Cyber Crimes Scale" was used to gather information from the respondents. The data collected was analysed using the t-test to find out if differences existed. Recommendations were made based on the findings.

INTRODUCTION

Cyber-café or the presence of internet facilities can aid development and improve standard of living. The services of cybercafé are very important in nation building. Useful educational materials, research and economic information are brought closer to users " thereby reducing unnecessary tension and making work easy to accomplish at very reduced time and cost.

The internet services provide a common meeting place for people. It brings the world closer and serves a melting pot of ideas. It becomes a market place for users as business are transacted in the net, contracts are being sort for, even employment opportunities are found. In the present day, admissions and scholarship into colleges and universities are easily facilitated in the net. Correspondences are changing hands as interaction between/among people who have never met before interact on the net. More interesting is the fact that it opens up a social connection for people of the same and different ages, sexes and provides solutions to nagging problems that could have taken so many years to solve if the net services were not available. Thus to be cut off from internet facilities is a bad signal of being cut off from progress and development.

The most disturbing thing about the cyber café/internet facilities is that a new wave of crime has been introduced into the system. This is known as internet crime or cyber crime. Cyber

crime is one of the fastest growing criminal activities on the planet. It covers a wide range of illegal activities. Longe and Chiemeke (2008) expressed that cyber crimes remain elusive and ever strive to hide itself in the face of development. There are three categories of cyber crimes:

1. The computer as a target.
2. The computer as a weapon.
3. The computer as an accessory.

These can be further broken down into several units.

Types of Cybercrime/Internet Fraud

- § Data interception.
- § Data modification.
- § Data theft.
- § Network sabotage.
- § Unauthorized access.

The list is inexhaustive but efforts have been made to mention the few above.

This new wave of criminal act takes place in the net system, that is, people can be robbed of their valuables – money, ideas; operations are diverted, cause accident, information hijacked and properties misappropriated if the internet facilities are not properly checked and monitored.

It is disturbing these days to find that print out are falsified, certificates are forged, banks are robbed, individuals are thrown into financial and moral bankruptcy because of the nefarious activities people perpetrate on the net.

Criminal activities of any kind is inimical to progress and development; be it social, economic

and educational. Cyber crime could be worse than armed robbery due to the subtlety of its operations. Besides the crime listed is the vastness of its coverage in time and space.

The problem of internet crime has become a major concern to individuals, organizations and the nations at large. It has brought fear to peoples' heart and has led to lack of trust and confidence which is currently hindering profitable transaction.

Statement of the Problem

Waziri (2009) spoke about the horrendous level of corruption as being a threat to Vision 20: 2020. Cyber crime is one of these corruption that may shut the door of progress against the nation. This was why Aluko (2004) gave 17 ways of stopping financial corruption in Nigeria. One of these crime according to him has to do with cybercrimes.

The global village currently records an increasing criminal behaviour. News of cyber criminal activities continue to fill the pages of the newspaper, it is central to world news and has become a global problem. There is hardly a place where computers and internet facilities are found that cases of crime are not recorded. New modes of operation are developing as the modern Global System for Mobile-telecommunication (GSM) or handsets are now used for browsing. A lot of young people are common among the perpetrators of these criminal activities. They spend hours browsing and sometimes stay awake all night to carry out their nefarious activities. The people involved are mostly found within the ages of fifteen to thirty years. According to Erhabor (2008) cyber crimes are described as one of the fastest growing criminal activities on the planet. He reiterated the fact that it covers a large range of illegal activity including financial scams, computer hacking, downloading of pornographic images from the internet, virus attacks, stalking and creating websites that promote hatred. In recent time, young students in the tertiary engage in forgery of all kinds ranging from false admission paper to school fees receipts, certificates racketeering and examination malpractice that is, accessing useful information during examinations through the handset and other electronic devices.

Rapalus (2000); Christiansen (2000) HeisenNews (2006); BBC News (2007); McConnell

and Garlik (2000) to mention a few confirmed that cybercrime is on the increase at terrific rate. Fischer (2007) a German Foreign Minister estimated that cyber crime cost Germany well over \$40 billion a year. Ajao (2008) said Nigeria, Ghana and South Africa top cyber crime in Africa. Bajaj (2009) confirmed that India lost huge sum of money to cyber crimes. Nigeria is not spared from the heartache caused by cyber crimes. It is currently very predominant in university towns and villages, in particular Ambrose Alli University where many students collaborate with staff to swindle money from the state and university's account through false certificates, receipts and admission.

The findings above is worrisome and it is in order to cub and proffer solution to the above that the study looks at how young people's perception of cybercrimes can enhance development. To do this, the perceptions of the young people in two Local Government Areas of Edo State are compared.

Purpose of the Study

The work is a comparative study about the perceptions of young adults on cyber crimes. It seeks to do the following:

- I. Determine the influence of sex on young adults' perception of cyber crimes.
- II. Find the influence of parent's socio-economic background on young adults' perception of cyber crime.
- III. Ascertain the influence of users' age on cyber crimes involvement.

Significance of the Study

The study is significant in the sense that it will enhance positive perception towards the use of cybercafé and the internet.

It will guide counsellors to assist and pilot the young people in developing positive perception/attitude towards internet related activities and life generally.

The result will help to expand the knowledge base on the act of cyber crimes thereby assisting people to be more careful about their information, money in the bank and other valuables.

The information gathered from the study when made known to government will aid progress and development.

METHODOLOGY

The research was a comparative study carried out in Esan West and Esan Central Local Government Areas of Edo State. Edo State is one of the thirty-six States in Nigeria. The study is limited to young adults between 15-30 years who live within the areas where cybercafé are found and who also patronize them.

The population of study was all the young adults who make use of the internet at the existing Esan Central and Esan West Local Government Areas of Edo State. While the number of the young adults patronize cybercafé in Esan West was estimated over 3,000 that of the Esan Central was 1,080.

The work was carried on in cafés, two each from each local government. The random sampling technique was employed in selecting the 200 subjects for the study. Fifty (50) young adults were randomly selected from each of the centres. A purposive selection of equal number of sex was made. Thus out of the 200 subjects, 100 were females while 100 were males.

The instrument used in collecting data was a questionnaire “CSYAPCS” “Comparative Study of Young Adults Perception of Cyber crimes’ Scale. The instrument was in three sections namely: Section A the demographic data; Section B = Cyber café data which contain five items of Yes/No responses and Section C = Data on cyber crimes perception which elicited twelve (12) questions from the respondents. Each item of the section was based on a five scale that ranged from strongly agreed (5), agreed (4), undecided (3), disagreed (2) and strongly disagreed (1) points respectively. The instrument was adjudged valid by experts in Measurement and Evaluation. To ensure reliability of the instrument, the test pretest method was used and the reliability coefficient of 0.72 was obtained using Pearson Moment Correlation Coefficient.

The instruments were administered in the four cyber cafes after the random sampling had been done to select 50 subjects of 25 males and 25 females in each of the four selected cafes.

The scoring was done by adding up the scores of each and then dividing by 12 – the number of items. This gives the attitude score for each respondent.

The acceptable score for unfavourable attitude toward cyber crime was 3.00 and above. The value 3.00 was the mean obtained. The

interpretation therefore of scores between 3.00 and above is that the young adults have favourable perception against cyber crime while those below have interest in cyber crimes.

HYPOTHESES

Three hypotheses guided the study:

1. There is no significant difference between male and female young adults in their perception of cyber crimes.
2. There is no significant difference between young adults’ perception of cyber crimes and their educational levels.
3. There is no significant difference between the young adults’ perception of cybercrime and their ages.

RESULTS

The hypotheses were tested using the t-test analysis technique at 0.05 level of significance.

Hypothesis One

There is no significant difference between male and female young adults in their perception of cyber crimes.

The Differences between Young Adults’ Sexes and Perception of Cyber Crimes in Esan Central and Esan West Local Government Areas

Table 1A in the shows that t-calculated was 20.50 while the t-critical or table value was 2.00. The t-calculated for the same degree of freedom was 98 at 0.05 level of significance was greater. The null hypothesis was therefore rejected and the alternative accepted. Therefore the researcher concluded that there was a significant difference. It concluded that the females young adults in Esan Central do not have positive perception towards cyber crimes as the males.

Table 1B shows that the t-calculated 0.8831 is less than t-critical 2.00 at 0.05 level of significance and at the same degree of freedom – 98. The result was not significant thus the null hypothesis was accepted and upheld.

Comparing the two local government areas there is significant difference between the perceptions of the females in the two Local Government Areas, while the Esan Central females had negative perception towards cyber crimes their counterparts in Esan West did not. The males in the two Local Government Areas had positive perceptions toward cyber crimes.

Table 1A: Esan Central: the differences between young adults' sexes and perception of cyber crime in Esan central local government area

<i>Variables sex</i>	<i>No. of subject</i>	<i>Mean score</i>	<i>Standard deviation</i>	<i>Degree of freedom</i>	<i>t-calculated</i>	<i>t-critical</i>	<i>Remarks</i>
Male	50	3.64	0.76515	98	20.58	2.00	Significant
Female	50	4.42	0.71666				Null Rejected

Table 1B: Esan West: the differences between young adults' sexes and perception of cyber crime in Esan west local government area

<i>Variables sex</i>	<i>No. of subject</i>	<i>Mean score</i>	<i>Standard deviation</i>	<i>Degree of freedom</i>	<i>t-calculated</i>	<i>t-critical</i>	<i>Remarks</i>
Male	50	3.88	1.23111	98	0.8831	2.00	Not Significant
Female	50	3.76	0.769				Null Accepted

Hypothesis Two

There is no significant difference between young adults' perception of cyber crimes and their educational levels.

T-test Analysis of Difference between Young Adults Educational Levels and Cyber Crimes Perception

Table 2A in the appendix shows no significance. The t-calculated of 0.5430 was lower than the t-critical of 2.00 at the same degree of freedom of 98 and at 0.05 of significance. Therefore the hypothesis was accepted.

From the table 2B in the appendix, the t-calculated is more than 2.00 the t-critical at the same degree of freedom at 0.05 level of significance. It therefore shows that those of high

educational levels had positive perception of cyber crime.

The results of data analysed from Esan Central differ significantly from that of Esan West. The respondents' perception of cyber crimes was not influenced by their educational level in Esan Central while those with high level of education had positive perception of cyber crime in Esan West.

Hypothesis Three

There is no significant difference between the young adults' perception of cyber crime and their ages.

T-test Analysis of the Difference between the Young Adults Perception of Cyber crimes and their Ages

Table 2A: t-test analysis of difference between young adults educational levels and cyber crimes perception in Esan central local government area

<i>Variables academic</i>	<i>No. of subject</i>	<i>Mean score</i>	<i>Standard deviation</i>	<i>Degree of freedom</i>	<i>t-calculated</i>	<i>t-critical</i>	<i>Remarks</i>
Low Educational Qualification	41	4.061	0.8326	98	0.5430	2.00	N. S.Accepted
High Educational Qualification	58	4.025	0.8706				

Table 2B: t-test analysis of difference between young adults educational levels and cyber crimes perception in Esan west central local government area

<i>Variables academic</i>	<i>No. of subject</i>	<i>Mean score</i>	<i>Standard deviation</i>	<i>Degree of freedom</i>	<i>t-calculated</i>	<i>t-critical</i>	<i>Remarks</i>
Low Educational Qualification	11	3.50	0.4268	98	4.2931	2.00	Significant
High Educational Qualification	89	3.73	0.31389				Null Rejected

Table 3A: t-test analysis of the difference between the young adults perception of cyber crimes and their ages in Esan central local government area

<i>Variables ages</i>	<i>No. of subject</i>	<i>Mean score</i>	<i>Standard deviation</i>	<i>Degree of freedom</i>	<i>t-calculated</i>	<i>t-critical</i>	<i>Remarks</i>
15 – 25	78	4.076	0.809	98	0.3266	2.00	Not Significant
25 – 30	22	4.045	0.6203				Null Accepted

Table 3B: t-test analysis of the difference between the young adults perception of cyber crimes and their ages in Esan west local government area

<i>Variables ages</i>	<i>No. of subject</i>	<i>Mean score</i>	<i>Standard deviation</i>	<i>Degree of freedom</i>	<i>t-calculated</i>	<i>t-critical</i>	<i>Remarks</i>
15 – 25	7	3.2208	15.6347	98	12.421	2.00	Significant
25 – 30	23	4.1091	0.9203				Null Rejected

Table 3A shows that there was no significant difference in the ages of young adults and their perception of cyber crimes. This is because the t-calculated 0.3266 is lower than the table value of 2.00 at 0.05 level of significance

The result of the findings in the table 3B shows that the t-calculated of 12.42 was greater than the critical value 2.00 at 0.05 level of significance. The difference is significant. Therefore the null hypothesis was rejected and the alternative upheld. The analysis depicted that the young adults between age (15-25) had favourable attitude towards cyber crimes than those above 25.

While the younger groups 15-25 showed differences in their perception to cyber crimes in the two Local Government Areas those in the older group 25-30 had similar perceptions.

DISCUSSION

The data collected and analysed showed that cyber crimes are prevalent even in the two Local Government Areas. More revealing, is the fact that the young people are aware and that they also involve in one kind of cyber crime or the other. The two groups showed positive perception toward the crime.

It was also discovered that the male young adults in Esan Central have more positive attitude towards cyber crimes than the female. Studies have shown that female are tender-hearted and feared being caught in evil act. Max-Nef (1990) corroborated the fact that women are humble, submissive, gentle, emotional and quiet while men are strong and daring. The twenty first century, the age of computer has made the claim null and void. Both female and male are neck deep in untoward activities. Early exposure to information

technology IT and high intelligence quotient has opened the horizon of the two sexes either positively or negatively. The result in Esan West was quite different. It was shocking that the two sexes showed positive attitude towards the crime. The reason to this is not far-fetched. This may be due to the effect of urbanization and the influx of people from different socio-cultural background to Esan West for economic and educational purposes. Besides is the fact expressed by Erhabor (2008) that cyber crime is a fast growing activity. Young people exploit new ideas fast. Furthermore, the influence of the university might have contributed to the significant differences exhibited. Though Darlington (1971) viewed sex as genetic that is not being capable of being modified by the environment, Oyedele and Asiedu (1995) opined that location affects human behaviour. In the same vein, Roger (1961) posited that the environment can have negative or positive impacts on individuals. According to Bajaj (2009) there is no end in sight as to cyber crimes as long as the dependence in transactional data exchange increases. The impact of television, uncensored video and radio programmes, pornographic pictures, magazines and posters should have imparted negatively on the female respondents of Esan West Local Government Area.

Though Esan Central did not show any significant difference as a result of educational level, it is not to say that high educational level cannot assist. Ajao (2008) confirmed that the internet work requires a lot of intelligence and smartness. The get-rich syndrome decried by Aluko (2007) Waziri (2009) is a significant factor. It is not easy for low level young adults with low intelligence quotient to be involved in cyber crimes. Esan West findings corroborated this. The

undergraduates in upper level are more into the crimes when compared with the freshers.

From the analysis above, those in lower age seemed to show more positive perception, this can be adduced to their immediate mindset. The people in the group are strong, versatile and always want to explore. Ivoun (2008) in his response to Ajao (2008) report on Nigeria, South Africa, Ghana taking the lead in cybercrime in Africa confirmed that 'Naija' – Nigerian youths have gone 'gaga' wide in cybercrime. Super (1963) in his Developmental Theory refers to age 15-24 as years of exploration when the young adult role try-outs and learn good or bad things. At this age when computer is becoming an integral part of every family properties and the early exposure of the young adults to the activities on the internet without proper guidance, may be the reason why cybercrime is common among them. Bajaj (2009) in his recent discussion on how to tackle cybercrime globally posited that computers are the newest weapon of terrorism in the knowledge economy.

RECOMMENDATIONS AND CONCLUSION

Educating young adults early about the evil of cybercrime cannot be postponed. The responsibility rests on counselors, teachers, parents and older adults. Jeffee and Smith (2008) assert that learning should include certain values. According to Ughanadu (2006) curriculum should be redeveloped to take care of the present social changes. Curriculum should include courses on cyber-management, crime and its prevention. Education is a most vital weapons, as inculcating the right culture will create a high level of awareness among all stakeholders, seminars and workshop 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 flee cybercrime. Some youths are misguided and misdirected by peers and uncensored films; unless they are guided they may not realize the inherent danger in the act.

According to Aluko (2004) creating a central registry of phones and faxes on 419 (named after Criminal Act Section 419 of the Nigeria Criminal code Capp 777 of 1990 that prohibits advance fee fraud) to shut down the phone numbers and cafes immediately may help. But the argument of Ayantokun (2006) should be taken seriously that the country's security intelligence agencies should be equally well equipped with information technology skills to tackle the crime.

To fight the crime, the root cause must be tackled. Many of the people involved in tackling cybercrime are information technology illiterate. They should learn the skills because according to Ajao (2009) they cannot fight the crime with ignorance, strong directions or boastful talk. According to him, cyber crime is information and intelligence based. Unfortunately, the criminals have the technological advantage which the fighters lack. To out smart the criminal having the necessary skills and intelligence are sine qua non.

Longe and Chiemekie (2008) said that the Nigeria government should go beyond mere enacting of law to prosecuting offenders. For now, it is a common sight to find bill boards donning Nigeria roads, warning cyber criminals but nothing decisive has been done. The effort of the Nigeria Cyber Working Group (NCNG) formed by the Federal Government of Nigeria in 2004 has also not yielded any positive fruit. The EFCC – Economic and Financial Crimes Commission – should come up with press release of the people caught and the punishment meted out on them. Such people should be paraded on the television, radio, newspaper, alongside the shameful treatment meted on them. The people are waiting to see that the National Assembly lawmakers/senators are not just paying mere lip service to combating the crime. After all, Aghatise (2006) said a little stringent measure on individuals can assist in reducing the crime.

The country according to Ajao (2008) has been stigmatized among the ten top countries from which fraudulent credit transactions and other cyber crimes originate in Africa. This is not good for development and growth as investors will not be interested in engaging in serious business deal with the country. As a way out, Awe (2004) emphasized striking a balance between the security concern and other developmental needs.

On a more serious note, corruption of which cyber crime is one is an endemic disease in Nigeria. The young people according to Ivovum (2008) say the older ones should set example of upright living. He said that if the following measures are taking the crime if not totally destroyed will be drastically reduced. IF:

- § There is good provision of social amenities.
- § Governance is good and set the pace.
- § Big people in power declare their assets.
- § Re-orientation of youth in all ramification is done and
- § Education facilities are opened and equal to all irrespective of class.

Ayantokun (2006) in the press interview corroborated the above by agreeing to the fact that greed and unrealistic expectations are major causes of cyber crime problems. He said, "If an offer is too good to be true, don't believe it".

Finally, the résumé of Deutsche Welle Global Media Forum in Bonn, Germany is highly instructive. They agreed that crime prevention can be straight forward when armed with technical know how and common sense as in:

- § Keep your computer updated.
- § Protect personal files/information and Use security software.
- § Link to other cyber crime security information sources.
- § Use global connections of all the countries' security agencies and keep track of them.

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