

**THE INFLUENCE OF CYBER FRAUD ON THE ACADEMIC PERFORMANCE OF
UNDERGRADUATE STUDENTS AT THE UNIVERSITY OF BENIN.**

BY

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DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY

FACULTY OF SOCIAL SCIENCES

UNIVERSITY OF BENIN

BENIN CITY.

MARCH 2025

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**A PROJECT SUBMITTED TO THE DEPARTMENT OF SOCIOLOGY AND
ANTHROPOLOGY, FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF BENIN,
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CERTIFICATION

This is to certify that this project work was carried out by **STEPHEN DESTINY ONOFAN** with **MATRICULATION NUMBER SSC2010505** of the department of sociology and anthropology, faculty of social sciences, University of Benin, Benin city, Edo State.

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Date

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DEDICATION

I wholeheartedly dedicate this project to Almighty God, whose boundless grace, wisdom, and strength have been my guiding light throughout this academic journey. His unwavering love and countless blessings have given me the courage and perseverance to reach this milestone. I also dedicate this work to my cherished family and dear friends, whose constant support, encouragement, and unwavering belief in me have been a source of strength and motivation. Their love, patience, and sacrifices have played a vital role in this achievement, and for that, I am deeply grateful. Finally, this project is dedicated to the sociology students of the university of Benin, with the hope that it serves as a valuable resource for understanding and addressing the challenges they encounter in their academic journey.

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ABSTRACT

This study examines the impact of cyber fraud on the academic performance and study habits of undergraduate students at the University of Benin. Using a snowball sampling technique, data were collected from 380 students through surveys and interviews. The findings reveal that students engaged in cyber fraud often struggle with time management and academic performance due to distractions and misplaced priorities. The study concludes that cyber fraud negatively affects students' academic success. It recommends stricter institutional policies, awareness campaigns, and financial support programs to curb student involvement. Further research should explore this issue in other universities for a broader perspective.

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Cyber fraud, commonly referred to as "internet fraud," involves the use of digital platforms to deceive individuals or institutions for financial or other personal gains. Over the past decade, its prevalence has grown globally, especially with advancements in technology and increased internet access. Among Nigerian youths, including university students, cyber fraud has become a pressing issue, earning nicknames such as "Yahoo Yahoo." This societal problem has sparked debates about its implications for morality, security, and educational systems (Aghatise, 2010). University students, who are highly exposed to digital tools, are both victims and perpetrators of cyber fraud.

The rise in cyber fraud among students can be linked to socio-economic challenges such as poverty, unemployment, and peer pressure. Studies have shown that the pressure to conform to societal expectations of success often drives young people to seek illicit means of acquiring wealth (Ekaette & Edet, 2013). This is particularly evident in Nigeria, where students may engage in cyber fraud to fund their education, meet family responsibilities, or maintain a desired social status. These activities, however, come at a significant cost, including their potential impact on academic performance and moral values.

Academic performance is a critical indicator of student success in higher education. Research suggests that engaging in illicit activities such as cyber fraud diverts students' attention from their studies and negatively affects their academic achievements (Omodunbi, Olaniyan, Okeniyi & Esan, 2016). Students involved in cyber fraud may prioritize fraudulent activities over coursework,

leading to poor time management, reduced classroom participation, and declining academic grades. Moreover, the psychological burden of such activities, including fear of exposure and legal repercussions, further impairs their academic focus.

The connection between cyber fraud and academic performance has also been attributed to shifts in priorities and values. Affected students may view education as secondary to the quick financial gains offered by cyber fraud. A study by Aransiola and Asindemade (2011) found that students involved in fraudulent activities were more likely to exhibit poor academic discipline and a lack of interest in completing their studies. This trend has raised concerns among educators, policymakers, and parents about the long-term consequences for Nigeria's educational sector.

Furthermore, universities serve as breeding grounds for social interaction and exposure to various influences, both positive and negative. The University of Benin, as one of Nigeria's leading tertiary institutions, is no exception. Studies suggest that peer pressure and the desire to emulate successful cybercriminals within student communities often encourage the practice (Ojedokun & Eraye, 2012). This underscores the importance of addressing the root causes of cyber fraud to mitigate its impact on academic performance and uphold the integrity of Nigeria's educational system.

Efforts to address cyber fraud among students have been multifaceted, ranging from institutional disciplinary measures to government policies aimed at curbing internet crimes. However, the effectiveness of these interventions has been limited, largely due to the evolving nature of cyber fraud techniques and the anonymity provided by digital platforms (Adesina, 2017). This calls for

a more comprehensive approach that involves educational institutions, law enforcement, and societal reorientation to tackle the issue holistically.

Understanding the influence of cyber fraud on the academic performance of undergraduate students is critical for developing effective interventions. By examining the factors driving cyber fraud and its academic consequences, this study aims to provide valuable insights that will inform policies and practices to safeguard the educational aspirations of students at the University of Benin and beyond.

1.2 STATEMENT OF THE PROBLEM

Cyber fraud, often referred to as "Yahoo Yahoo" in Nigeria, has become a growing concern, particularly among university students. While some students see it as a means of financial survival, it often comes at the expense of their academic success. Many students involved in cyber fraud shift their focus from education to fraudulent activities, leading to a decline in their academic performance. This issue threatens the primary goal of education, which is to equip individuals with knowledge and skills for their future careers (Aghatise, 2010).

At the University of Benin, cyber fraud has been linked to several factors, including peer pressure, societal expectations of wealth, and the appeal of materialistic lifestyles. The university environment, which provides both technological resources and social networks, inadvertently creates opportunities for such activities. Students who prioritize cyber fraud over academic responsibilities often exhibit poor attendance, inadequate time management, and declining grades. These patterns highlight an urgent need to address the problem and its impact on educational outcomes (Aransiola & Asindemade, 2011).

Additionally, the psychological burden of engaging in cyber fraud contributes to poor educational attainment. Many students involved in these activities experience anxiety, fear of being caught, and emotional stress, all of which negatively affect their focus and ability to excel academically. Cyber fraud also undermines core values like honesty and integrity, which higher education seeks to promote. Despite these consequences, there is limited research on the specific effects of cyber fraud on students' academic performance, particularly at the University of Benin (Ojedokun & Eraye, 2012).

Although some measures have been implemented to combat cyber fraud, they are often limited to legal enforcement, with little consideration for its impact on students' education. There remains a significant gap in understanding the underlying causes of cyber fraud among students and its effects on their academic success. This study aims to bridge this gap by examining the prevalence of cyber fraud, the factors driving it, and its influence on the academic performance of undergraduate students at the University of Benin (Adesina, 2017).

1.3 RESEARCH QUESTIONS

The following research questions are formulated to guide the studies:

1. What is the prevalence of cyber fraud among undergraduate students at the University of Benin?
2. What are the main factors motivating undergraduate students to engage in cyber fraud?
3. What are the effects of cyber fraud involvement on students' academic performance?"
4. In what ways does cyber fraud influence students' study habits and time management?
5. What measures can reduce the impact of cyber fraud on students' academic performance?"

1.4 OBJECTIVE OF THE STUDY

The general objective:

To investigate the influence of cyber fraud on the academic performance of undergraduate students of the university of Benin

Specific objectives

- To determine the prevalence of cyber fraud among undergraduate students at the university of Benin.
- To examine the factors motivating undergraduate students engage in cyber fraud .
- To access the effect of Cyber fraud involvement on student academic performance.
- To evaluate ways cyber fraud influences students study habits and time management.
- To propose measures to reduce the impact of cyber fraud on students academic performance.

1.5 SIGNIFICANCE OF THE STUDY

The issue of cyber fraud among undergraduate students is becoming increasingly prevalent, particularly in Nigeria, where internet scams are on the rise. This study is crucial as it explores the extent of cyber fraud at the University of Benin, providing insights into how widespread the problem is within the academic environment. By examining its causes, effects, and prevalence, the research offers valuable information that can aid policymakers, university authorities, and law enforcement agencies in formulating effective measures to combat cyber fraud. Additionally, understanding students' perspectives on the issue will help in developing educational programs that emphasize responsible internet use and ethical digital behavior.

Moreover, this study enhances existing knowledge on cybercrime by focusing on how cyber fraud affects students' academic progress. Research has indicated that students involved in fraudulent activities often face challenges such as poor time management, low academic commitment, and psychological distress, which negatively impact their educational outcomes. By investigating these issues, the study provides data that can assist educators and counselors in creating targeted interventions to mitigate the adverse effects of cyber fraud on students' learning experiences. It also serves as a useful resource for future research exploring the connection between cyber fraud and student behavior in higher education institutions.

Finally, this study is relevant to students, parents, and society as a whole. It raises awareness about the risks associated with cyber fraud, including academic setbacks, legal consequences, and ethical concerns. By emphasizing the dangers of fraudulent activities, the research encourages students to seek legitimate financial opportunities and uphold integrity within the academic community. Additionally, the findings can guide regulatory bodies and government agencies in implementing stronger cybersecurity policies, awareness initiatives, and preventive strategies to reduce cyber fraud among young people. Ultimately, the study aims to promote ethical digital practices among university students and ensure that academic pursuits take precedence over illegal financial activities.

1.6 SCOPE OF THE STUDY

This study is limited to undergraduate students of the University of Benin, specifically full-time male and female students, aged between 18 to 30 years in the Faculty of Social Sciences. It will focus on students from six departments: Economics, Sociology and Anthropology, Political Science, Geography and Regional Planning, Public Administration, and Social Work. The study

aims to examine their opinions on the factors that motivates students to engage in cyber fraud, effects, prevalence rate, and possible solutions to cyber fraud within the university.

1.7 LIMITATIONS OF THE STUDY

Despite the comprehensive nature of this study, certain limitations must be acknowledged.

Firstly, the research focuses solely on undergraduate students at the University of Benin, which may restrict the extent to which the findings can be applied to students in other institutions. The academic, social, and economic environment of the University of Benin is distinct and may influence students' engagement in cyber fraud differently compared to those in other universities. As a result, the generalizability of the findings is limited, and future research could benefit from a comparative study involving multiple institutions to provide a broader perspective on the issue.

Secondly, the study primarily relies on self-reported data collected through surveys and interviews. This method introduces potential biases, including social desirability bias and recall bias, which may impact the accuracy of the responses. Some students might underreport or overstate their involvement in cyber fraud due to fear of judgment, legal consequences, or a lack of awareness about what constitutes cyber fraud. These factors could lead to discrepancies between reported and actual engagement in cyber fraud, affecting the overall reliability of the findings.

Another limitation stems from the cross-sectional nature of the study. The data was collected at a single point in time, making it challenging to establish clear cause-and-effect relationships between cyber fraud, study habits, and academic performance. While correlations can be identified, it remains difficult to determine whether involvement in cyber fraud directly leads to poor academic performance or whether academic struggles push students towards cyber fraud as a coping

mechanism. Future research could adopt a longitudinal approach to track students over time and gain deeper insights into the long-term effects of cyber fraud on academic success and time management.

Finally, this study does not encompass all external factors that may contribute to students' involvement in cyber fraud at the University of Benin. Elements such as financial difficulties, peer influence, technological accessibility, and institutional policies may significantly impact students' participation in cyber fraud. Additionally, the study does not consider the perspectives of university administrators or law enforcement authorities, whose insights could provide a more comprehensive understanding of the issue. Further studies should explore these dimensions to gain a deeper and more holistic understanding of cyber fraud's impact on students' academic performance and time management.

CHAPTER TWO

LITERATURE REVIEW

2.1 OVERVIEW

Cyber fraud, or online fraud, has become a significant global issue, with its prevalence rising sharply in recent years. It involves using digital platforms and the internet to deceive people or organizations for financial gain or other benefits. Research indicates that in Nigeria, cyber fraud is particularly widespread among young people, especially university students. This is due to factors such as economic challenges, easy access to technology, and the desire for fast financial success (Aghatise, 2010). This growing trend has raised concerns regarding its effects on students' academic performance, which is a key focus of this study.

Motivations behind students' involvement in cyber fraud have been explored in several studies. Aransiola and Asindemade (2011) point out that factors like peer pressure, lack of job opportunities, and societal expectations contribute significantly to the rise of cyber fraud among Nigerian youth. For many students, engaging in cyber fraud is seen as a solution to financial struggles or a way to gain social status. However, this often results in a shift in priorities, where students neglect their academic duties in favor of fraudulent activities, leading to a decrease in academic performance.

The impact of cyber fraud on academic performance has been a central topic in related research. Omodunbi et al. (2016) suggest that students involved in cyber fraud often struggle with time management, exhibit poor attendance, and lack commitment to their studies. Their focus on fraudulent activities takes up much of their time and mental energy, leaving little for academic

work. Additionally, the psychological strain that comes with the fear of being caught or facing legal consequences further detracts from their ability to succeed academically (Ojedokun & Eraye, 2012).

The university environment plays a key role in influencing students' involvement in cyber fraud. With easy access to digital tools and the internet, students are more likely to engage in fraudulent practices. Research by Aransiola and Asindemade (2011) indicates that peer influence within universities often normalizes cyber fraud, encouraging more students to participate. This highlights the importance of universities taking a proactive stance in fostering ethical behavior and preventing students from engaging in cyber fraud.

Various approaches to combating cyber fraud have been discussed in existing literature, focusing on policies, legal measures, and awareness programs. Adesina (2017) underscores the need for a comprehensive approach, combining stricter laws, education on the consequences of fraud, and awareness campaigns. However, there is limited focus on the direct impact of cyber fraud on students' academic performance, creating a research gap. This study aims to fill that gap by examining the relationship between cyber fraud and academic success among students in Nigerian universities.

Furthermore, the literature points to the evolving nature of technology as a contributing factor to the prevalence of cyber fraud. As digital platforms become more sophisticated and integrated into daily life, the opportunities for fraudulent activities expand accordingly. This rapid technological advancement not only provides new tools for fraudsters but also blurs the lines between legitimate and illicit online behavior. As a result, students may find it increasingly challenging to navigate this complex digital landscape without succumbing to fraudulent practices.

Moreover, several studies emphasize that the repercussions of cyber fraud extend beyond immediate academic setbacks. The long-term consequences include a degradation of trust in digital systems, potential legal troubles, and a lasting impact on the reputations of the institutions involved. Such outcomes suggest that the effects of cyber fraud are multidimensional, affecting not only individual students but also the broader educational environment and societal perceptions of academic integrity.

Finally, the literature review highlights a critical research gap regarding the direct correlation between cyber fraud and academic success. While extensive research has been conducted on the factors motivating cyber fraud and its general impact on student behavior, few studies have systematically examined how these illicit activities specifically impede scholarly progress. Addressing this gap is essential for developing targeted interventions that can safeguard educational attainment while curbing the prevalence of cyber fraud among university students.

2.2 PREVALENCE OF CYBER FRAUD AMONG UNDERGRADUTE STUDENTS

Cyber fraud has become a widespread issue in contemporary society, with universities increasingly becoming hotspots for such digital crimes. The expansion of internet access, advancements in technology, and the anonymity offered by online platforms have fueled the rise of cyber fraud among undergraduate students. In Nigeria, for example, cyber fraud is so rampant that terms like "Yahoo Yahoo" have been coined to describe online scams (Aghatise, 2010). Reports indicate that a growing number of students are actively involved in fraudulent activities such as phishing, identity theft, hacking, and financial scams. This phenomenon is not unique to Nigeria; students in other countries are also engaging in cyber fraud, often perceiving it as a quick way to achieve financial stability (Aransiola & Asindemade, 2011).

Statistics reveal a sharp increase in cyber fraud worldwide, with university students playing a significant role in its expansion. The International Criminal Police Organization (INTERPOL) has reported that cyber fraud constitutes over 60% of all recorded cybercrimes globally (INTERPOL, 2020). Many undergraduate students exploit their technical skills to commit these crimes, either individually or as part of organized syndicates. In Nigeria, the Economic and Financial Crimes Commission (EFCC) has documented numerous cases of university students being apprehended for participating in internet fraud (Adesina, 2017). These incidents suggest that cyber fraud is not an isolated issue but rather a deeply entrenched activity within student communities.

Research has shown that universities provide an enabling environment for the growth of cyber fraud. Adebayo (2018) notes that students often have unrestricted internet access, smart devices, and exposure to social networks, which facilitate fraudulent activities. Additionally, informal peer groups within universities contribute to the spread of cyber fraud by sharing tactics and encouraging others to participate. Similar trends have been observed in countries such as the United States, the United Kingdom, and China, where students have been implicated in financial scams, online impersonation, and hacking offenses (Ojedokun & Eraye, 2012). The increasing number of such cases underscores the urgent need for universities and law enforcement agencies to take decisive action in addressing cyber fraud.

In Nigeria and other parts of Africa, cyber fraud has become so prevalent that it has negatively impacted the nation's global reputation, positioning it among the countries most affected by cybercrime. According to the Nigerian Communications Commission (NCC), cyber fraud incidents involving young people, particularly university students, have increased by over 40% in the past decade (NCC, 2021). New forms of cyber fraud, such as romance scams, business email

compromise, and cryptocurrency fraud, have made these crimes more sophisticated and difficult to detect. Similarly, in South Africa and Ghana, authorities have reported a surge in cyber fraud cases among students, with many using it as their primary means of income (Ibrahim, 2021).

The growing participation of students in cyber fraud is also reflected in the financial losses sustained due to these crimes. Businesses, financial institutions, and individuals have lost billions of dollars, with a considerable portion of these losses attributed to student-led cyber fraud. In the United States, for example, student fraudsters have been linked to major financial scams, including identity theft and credit card fraud, resulting in annual losses exceeding \$100 million (FBI, 2019). Likewise, Nigerian banks and other financial institutions have recorded an increasing number of fraudulent transactions involving university students (Adegoke, 2019). These figures highlight the substantial economic impact of cyber fraud and the need for urgent interventions.

Furthermore, the complexity of cyber fraud techniques used by students makes it increasingly difficult for authorities to detect and prevent such activities. Many students leverage advanced technologies, including encryption, virtual private networks (VPNs), and cryptocurrencies, to hide their identities and avoid detection (Adesina, 2017). The use of the dark web and anonymous payment platforms further complicates law enforcement efforts. This suggests that without stricter cybersecurity regulations, cyber fraud among students will continue evolving, making it even harder to control.

Beyond financial consequences, cyber fraud also affects the reputation of universities, as institutions known for high levels of student fraud often come under scrutiny from law enforcement agencies and the general public. Employers may become hesitant to hire graduates from universities with high cyber fraud rates, ultimately reducing employment opportunities for

students from these institutions (Adebayo, 2018). In response, some universities have had to collaborate with security agencies to implement stricter monitoring measures and disciplinary actions to curb fraudulent activities on their campuses.

In conclusion, cyber fraud has become a major issue among undergraduate students, not just in Nigeria but globally. The availability of high-speed internet, digital tools, and an increasing familiarity with technology has contributed to its rapid spread. The rising number of student arrests, the financial losses incurred due to cyber fraud, and the heightened involvement of international law enforcement agencies emphasize the seriousness of the problem. As cyber fraud techniques become more sophisticated, it is crucial for universities and governments to implement stronger cybersecurity measures, enforce stricter digital ethics policies, and educate students on the dangers of engaging in cyber fraud. Without these interventions, cyber fraud among undergraduate students will likely continue to escalate, posing significant risks to educational institutions and society as a whole.

2.3 FACTORS MOTIVATING UNDERGRADUATE STUDENTS TO ENGAGE IN CYBER FRAUD

The rising trend of undergraduate students engaging in cyber fraud can be attributed to several socio-economic, psychological, and environmental factors. One major reason is the financial strain many students experience, especially in developing countries like Nigeria. Many students come from economically disadvantaged backgrounds, where meeting basic needs like tuition fees and living expenses is a constant challenge. Cyber fraud is often seen as a quick way to generate income to address these needs. According to Aghatise (2010), the difficult economic conditions students

face make them vulnerable to the temptation of fast financial gain, leading them to resort to fraudulent online activities.

Peer influence and the desire to conform to social expectations are also significant drivers of cyber fraud among students. On university campuses, there is a strong emphasis on material success, with wealth often being linked to status and admiration. Students who engage in cyber fraud frequently earn social recognition, which motivates others to join in. Aransiola and Asindemade (2011) found that students who observe their peers profiting from cyber fraud are more likely to view it as a legitimate means of achieving success. The pressure to attain a certain social standing encourages students to pursue fraudulent activities, which they see as a way to keep up with or outdo their peers.

The easy access to technology and the internet is another factor that facilitates students' involvement in cyber fraud. Most students today have smartphones, laptops, and reliable internet access, tools that are essential for carrying out fraudulent activities online. With the proliferation of social media, online shopping, and digital payment systems, students have many opportunities to engage in fraud. Ojedokun and Eraye (2012) highlight that the widespread availability of technology makes it easier for students to commit fraud, whether through identity theft or online scams. The absence of immediate supervision also allows them to engage in cybercrime with relative ease.

Inadequate enforcement of laws and weak deterrents also contribute to the increasing involvement of students in cyber fraud. Many students perceive the likelihood of being caught and prosecuted as low, particularly because cyber fraud often operates anonymously. This sense of impunity encourages students to participate in fraudulent activities, believing they can avoid detection.

Omodunbi et al. (2016) argue that the insufficient enforcement of cybercrime laws in Nigeria enables students to engage in fraud with minimal fear of legal consequences. This lack of legal deterrence makes cyber fraud seem like a low-risk endeavor, reinforcing students' willingness to engage in such activities.

The glamorization of wealth and material success in popular culture further fuels students' involvement in cyber fraud. Media representations of individuals who achieve wealth and status through illicit means, such as cybercrime, create unrealistic expectations for young people. This portrayal makes cyber fraud appear as a viable path to financial success. Adesina (2017) notes that the media's romanticized view of fraudsters as wealthy and influential figures normalizes such behavior, attracting students who are eager to achieve financial independence and social prestige.

Psychological factors, such as the desire for immediate gratification and greed, also play a role in motivating students to participate in cyber fraud. Many students, particularly those in their late teens and early twenties, seek quick rewards and are less concerned with the long-term consequences of their actions. The rapid financial returns from cyber fraud appeal to their need for instant gratification. According to Aransiola and Asindemade (2011), the immediate monetary benefits of fraud often outweigh the perceived risks, making it an attractive option for students who fail to fully consider the long-term impact of their actions.

Finally, a lack of awareness about the risks and consequences of cyber fraud is a key factor in its prevalence among students. Many students are unaware of the serious legal, academic, and personal repercussions that come with engaging in cyber fraud. Without adequate education on the dangers and consequences of fraud, students may view it as a harmless or victimless crime. Ojedokun and Eraye (2012) argue that the lack of awareness about the legal and academic penalties

for cyber fraud often leads students to engage in such activities without fully understanding the potential long-term consequences. Universities must implement educational programs that promote ethical behavior and teach students about the risks associated with cyber fraud.

2.4 EFFECTS OF CYBER FRAUD INVOLVEMENT ON STUDENT'S ACADEMIC PERFORMANCE

The involvement in cyber fraud has significant negative effects on the academic performance of undergraduate students, particularly in Nigerian universities. One of the primary consequences is the diversion of students' time and attention away from their academic responsibilities. Students engaged in cyber fraud often spend hours online, planning or executing fraudulent activities, which reduces the time available for studying, attending lectures, and completing assignments. This lack of academic commitment leads to poor grades and lower overall academic performance. According to Omodunbi et al. (2016), students who engage in cyber fraud often exhibit reduced participation in academic activities due to their preoccupation with illicit online activities.

Time management issues are another direct consequence of students' involvement in cyber fraud. Many students involved in fraudulent online activities struggle to balance their academic schedules with the demands of cybercrime. They frequently miss lectures, fail to meet assignment deadlines, and neglect other academic responsibilities, all of which contribute to a decline in their academic performance. As highlighted by Aransiola and Asindemade (2011), students involved in cyber fraud often prioritize their fraudulent schemes over academic obligations, which leads to a deterioration of their academic work and overall grade point averages (GPAs).

The psychological impact of being involved in cyber fraud also affects students' academic performance. Students engaged in online fraud experience high levels of anxiety, stress, and fear

of legal repercussions, which can impede their ability to focus on their studies. According to Ojedokun and Eraye (2012), the constant fear of being caught or facing legal consequences takes a mental toll on students, causing distraction and reducing their cognitive ability to concentrate on academic tasks. The emotional burden associated with the secrecy and illegality of cyber fraud can result in mental fatigue, leading to poor performance in exams and assignments.

Moreover, students involved in cyber fraud are at a higher risk of experiencing academic dishonesty. The moral implications of engaging in fraudulent activities can affect their sense of academic integrity, making them more likely to cheat on exams or plagiarize assignments. This decline in ethical standards can further compromise their academic success and tarnish their reputation in the university. Omodunbi et al. (2016) argue that students who engage in unethical practices such as cyber fraud are more likely to extend these behaviors to their academic endeavors, thus affecting their long-term educational development.

In addition to time management and psychological impacts, the social implications of cyber fraud involvement also affect students' academic performance. Students who engage in fraud often form peer networks with others who have similar interests, which can lead to increased distractions and a focus on non-academic activities. As stated by Aransiola and Asindemade (2011), peer influence is a key factor in reinforcing the behaviors associated with cyber fraud. These peer groups often glorify quick wealth, further distracting students from their academic goals. The desire to fit into such groups and live up to the financial expectations of their peers can result in students dedicating more time to fraudulent activities than to their studies, thereby affecting their grades and academic progress.

Cyber fraud also affects students' relationship with their instructors and academic institutions. Students involved in fraudulent activities often experience guilt and a lack of confidence, which may result in disengagement from academic discussions or participation in class. This disconnection can limit their academic growth and result in strained relationships with faculty members. Furthermore, the legal and disciplinary actions associated with cyber fraud can lead to students facing academic sanctions, including expulsion or suspension, which directly hampers their academic progress. As noted by Ojedokun and Eraye (2012), involvement in cyber fraud can result in severe academic consequences, including a permanent record of academic misconduct.

Finally, the long-term academic implications of cyber fraud involvement can be devastating for students. Students who neglect their academic duties in favor of cyber fraud often face difficulties in completing their programs on time or achieving their desired academic goals. The erosion of study habits, lack of discipline, and poor time management skills developed through involvement in cyber fraud can persist throughout their academic careers. As highlighted by Adesina (2017), students involved in cyber fraud often experience a prolonged period of academic underachievement, which affects their ability to graduate successfully or pursue postgraduate studies. The long-term effects of cyber fraud on academic performance can therefore have a lasting impact on students' professional and personal lives.

2.5 WAYS CYBER FRAUD INFLUENCE STUDENT'S STUDY HABITS AND TIME MANAGEMENT

The involvement of undergraduate students in cyber fraud significantly disrupts their study habits and time management, often leading to poor academic performance. One of the most direct impacts is the diversion of time and focus away from academic responsibilities. Students engaged in cyber

fraud typically prioritize their fraudulent activities over academic commitments, spending large amounts of time online searching for potential victims or executing fraudulent schemes. As a result, they frequently skip lectures, fail to complete assignments, and delay studying for exams. Omodunbi, Olaniyan, Okeniyi & Esan (2016) highlight that time spent on cybercrime activities is time that could have been used for academic purposes, ultimately hindering students' ability to meet their educational goals and perform well in their courses.

Additionally, students involved in cyber fraud often develop poor time management skills. The nature of cyber fraud activities requires students to constantly monitor and engage with online platforms, which becomes time-consuming. Instead of dedicating time to proper academic planning and study routines, students may find themselves spending excessive hours in front of screens, plotting fraudulent activities or engaging in online scams. According to Aransiola and Asindemade (2011), the constant pursuit of quick financial gain through cyber fraud leads to poor prioritization, where academic tasks are neglected in favor of fraudulent schemes. This misallocation of time can lead to missed deadlines, incomplete coursework, and ultimately poor grades.

Students involved in cyber fraud also exhibit poor discipline when it comes to adhering to academic schedules. Instead of following a structured routine that includes attending classes, completing assignments, and studying for exams, these students often operate in a haphazard manner, guided more by the unpredictable nature of their online fraudulent activities than by a well-organized study plan. Ojedokun and Eraye (2012) explain that the irregularity in daily schedules, coupled with a lack of focus on academic goals, further exacerbates the students' ability to maintain a disciplined study approach. The absence of a fixed routine can undermine their ability

to stay on top of academic work, leading to procrastination and last-minute cramming, which are detrimental to effective learning.

Another consequence is the erosion of study habits that students develop when engaging in cyber fraud. Regular academic activities such as reading, note-taking, and practicing for exams require consistency and a long-term commitment to learning. However, students involved in cyber fraud often lack the mental discipline to maintain these habits. The excitement of earning money quickly through cyber fraud, coupled with the stress of managing multiple online identities or scams, causes students to neglect essential academic practices. According to Adesina (2017), this lack of consistency in academic engagement reduces the quality of their learning and inhibits their ability to retain information, resulting in subpar academic achievements.

The psychological toll of engaging in cyber fraud can also affect students' study habits and time management. The stress and anxiety associated with the fear of being caught or the guilt of participating in illegal activities can lead to a lack of focus, further disrupting their ability to manage their academic work. Students may become preoccupied with thoughts of the consequences of their actions, which reduces their concentration on studies. As noted by Omodunbi et al. (2016), the emotional and psychological impact of cyber fraud, including feelings of paranoia or fear of discovery, can diminish cognitive functioning, leading to reduced academic motivation and a loss of interest in pursuing academic excellence.

Moreover, cyber fraud often leads to an unhealthy lifestyle that negatively impacts students' overall time management. The involvement in online scams and fraudulent activities can lead to irregular sleeping patterns, excessive screen time, and neglect of physical well-being. Many students engage in cyber fraud late into the night or early morning hours, which disrupts their sleep

cycles and affects their energy levels during the day. As a result, they may feel fatigued and unable to concentrate on academic tasks, which impairs their study habits and time management. Ojedokun and Eraye (2012) suggest that students' poor physical and mental health resulting from the stress of cyber fraud only exacerbates their academic difficulties, making it harder for them to succeed in their courses.

Lastly, the involvement in cyber fraud can lead to a vicious cycle of procrastination and academic underachievement. As students spend more time on fraudulent activities, they begin to fall behind in their studies, leading to an increased sense of stress and pressure to catch up. This stress, in turn, can make them more likely to procrastinate, which delays the completion of assignments and exam preparation. As Aransiola and Asindemade (2011) argue, procrastination becomes a coping mechanism for students who feel overwhelmed by their academic responsibilities, but it ultimately worsens their academic performance. This cycle of procrastination and underperformance can persist throughout the students' academic careers, further diminishing their educational outcomes.

2.6 MEASURES TO REDUCE THE IMPACT OF CYBER FRAUD ON STUDENT'S ACADEMIC PERFORMANCE

Addressing the impact of cyber fraud on students' academic performance requires a multi-faceted approach that involves institutional, governmental, and community-level interventions. Educational institutions play a critical role in mitigating this issue by implementing robust awareness campaigns and programs aimed at educating students on the dangers and consequences of cyber fraud. Universities and colleges should organize seminars, workshops, and courses that discuss ethical digital practices, financial responsibility, and the legal consequences of cyber fraud. Ojedokun and Eraye (2012) suggest that increasing students' knowledge about cyber fraud and its

ramifications can deter them from engaging in such activities, thereby reducing its negative impact on their academic pursuits.

Integrating cybersecurity education into university curricula is another effective measure. Courses focusing on the ethical use of technology, digital literacy, and cybersecurity skills can help students understand the importance of using technology responsibly. Such programs should emphasize the risks and legal penalties associated with cyber fraud while promoting alternative, lawful ways to use digital platforms for income generation, such as freelancing or e-commerce. Omodunbi et al. (2016) argue that equipping students with digital skills and ethical guidelines can help shift their focus from illegal activities to legitimate opportunities, thus enhancing their academic performance and personal growth.

Strengthening the enforcement of cybercrime laws within academic institutions is also crucial. Universities should collaborate with law enforcement agencies to monitor and address cases of cyber fraud on campuses. Establishing strict policies and sanctions for students caught engaging in cyber fraud can act as a deterrent. This includes suspensions, expulsions, or mandatory participation in rehabilitation and counseling programs. Aransiola and Asindemade (2011) highlight that when students perceive a higher likelihood of being caught and penalized, they are less likely to engage in fraudulent activities. Institutional vigilance and transparency in handling cases of cyber fraud can foster a culture of accountability and integrity among students.

Promoting mental health and counseling services for students is another critical measure. Many students turn to cyber fraud due to financial stress, peer pressure, or psychological factors like greed and anxiety. Universities should offer accessible counseling services to help students address these underlying issues. Counseling sessions can help students develop healthier coping

mechanisms for financial and academic stress, reducing their reliance on illegal activities. Adesina (2017) notes that addressing the psychological motivations behind cyber fraud can significantly reduce its prevalence and help students refocus on their academic responsibilities.

Providing students with financial assistance and alternative income sources can also reduce their involvement in cyber fraud. Scholarships, grants, and on-campus job opportunities can alleviate the financial pressures that often drive students toward fraudulent activities. Universities should collaborate with government agencies, non-profits, and private organizations to create programs that provide students with financial support and opportunities for skill development. According to Aghatise (2010), when students have access to legitimate means of income, they are less likely to resort to cyber fraud, allowing them to concentrate on their studies and achieve better academic outcomes.

Engaging parents and guardians in the fight against cyber fraud is another important step. Parents should be educated about the signs of cyber fraud involvement and encouraged to monitor their children's online activities and spending habits. Universities can organize orientation programs and workshops for parents, equipping them with the tools to guide their children toward responsible digital behavior. Ojedokun and Eraye (2012) emphasize that parental involvement is a key factor in reducing risky behaviors among students, as family support and supervision can play a crucial role in shaping their values and priorities.

Lastly, fostering a campus culture that values integrity and academic excellence is essential. Universities should celebrate and reward students who demonstrate ethical behavior and academic achievement. Establishing honor codes, encouraging peer mentoring programs, and organizing competitions that promote creativity and innovation can inspire students to focus on their

academics and ethical practices. Aransiola and Asindemade (2011) argue that when institutions cultivate an environment that emphasizes honesty and hard work, students are more likely to align their actions with these values, reducing the likelihood of engaging in cyber fraud.

2.7 THEORETICAL FRAMEWORK

Routine Activity Theory (RAT), introduced in 1979 by Cohen and Felson, provides a strong foundation for understanding how crimes like cyber fraud occur and their effects on academic performance. The theory posits that crimes happen when three conditions align: a motivated offender, a suitable target, and the absence of effective guardianship. This framework highlights how certain situational factors create opportunities for criminal behavior, making it particularly relevant in analyzing cyber fraud among students.

In this context, undergraduate students often become motivated offenders due to various factors such as financial stress, peer pressure, or a desire for quick financial gains. Economic difficulties and exposure to peers engaging in fraudulent activities can push students toward cyber fraud. According to RAT, motivation alone isn't enough to lead to criminal behavior—it must be coupled with an opportunity to act.

The theory also identifies the presence of suitable targets as a key condition for crime to occur. In cases of cyber fraud, these targets could be individuals, financial institutions, or digital systems that are easily accessible. With the increasing availability of online platforms and weak security measures, students find ample opportunities to exploit these targets. RAT emphasizes that accessible and attractive targets make criminal activities more likely.

Another factor is the absence of capable guardianship, which creates an environment conducive to fraud. Capable guardians can be parents, educators, law enforcement, or robust cybersecurity measures. When these protective mechanisms are weak or absent, offenders are less likely to be deterred. For example, if institutions fail to monitor and penalize fraudulent behaviors effectively, students may feel emboldened to continue such activities without fear of consequences.

Engaging in cyber fraud negatively impacts students' academic performance by interfering with their routines and responsibilities. Time and energy spent on fraudulent activities replace time that should be devoted to studying or completing academic tasks. Additionally, the psychological effects, such as stress or anxiety from engaging in illegal activities, can impair focus and motivation, leading to poor academic outcomes.

Routine Activity Theory is particularly useful for identifying strategies to reduce cyber fraud and its impact on education. By strengthening guardianship, such as through improved institutional policies, cybersecurity awareness, and financial support for students, opportunities for fraud can be minimized. Similarly, reducing the availability of suitable targets, such as through public education and digital security, can discourage fraudulent behavior. This framework not only explains the occurrence of cyber fraud but also provides actionable insights for prevention.

By applying Routine Activity Theory to this study, it becomes possible to analyze how various factors contribute to cyber fraud and its effects on academic performance. The theory underscores the importance of addressing motivation, opportunity, and weak guardianship to mitigate these issues and promote better outcomes for students.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 RESEARCH DESIGN

This study will employ a descriptive survey research design to examine the impact of cyber fraud on the academic performance of undergraduate students at the University of Benin. A structured questionnaire will be used to collect data from students in the Faculty of Social Sciences, with participants selected using a stratified random sampling technique across six departments. Both quantitative and qualitative data will be gathered, and the results will be analyzed using descriptive and inferential statistical methods to identify trends and relationships. The findings will provide insights into the factors that motivates students to engage in cyber fraud, effects, prevalence rate and possible solutions to Cyber fraud.

3.1 AREA OF THE STUDY

The area of study for this research is the University of Benin, focusing on full-time undergraduate students in the Faculty of Social Sciences. The study will cover six departments: Economics, Sociology and Anthropology, Political Science, Geography and Regional Planning, Public Administration, and Social Work. It will examine how cyber fraud influences students' academic performance, study habits, and time management. The research will also explore the prevalence rate, factors that motivates students to engage in cyber fraud, effects and possible solutions to cyber fraud within this academic environment.

3.2 POPULATION OF THE STUDY

The population of this study consists of all full-time undergraduate students in the Faculty of Social Sciences at the University of Benin, totaling 7,500 students. This includes students from six departments: Economics, Sociology and Anthropology, Political Science, Geography and Regional Planning, Public Administration, and Social Work. Both male and female students aged between 18 and 30 years will be considered. This population is selected because university students are among the most affected by cyber fraud, either as perpetrators or victims, making them suitable for assessing its prevalence rates, effects, and potential solutions.

3.3 SAMPLE SIZE

Using Taro Yamane's formula, the sample size for this study is 380 students, derived from a total population of 7,500 full-time undergraduate students in the Faculty of Social Sciences at the University of Benin. This sample size, determined with a 5% margin of error, ensures a representative selection of students across the six departments: Economics, Sociology and Anthropology, Political Science, Geography and Regional Planning, Public Administration, and

Social Work. The snowball sampling technique will be used to identify participants, allowing the study to focus on students with direct or indirect knowledge of cyber fraud while ensuring diverse and reliable responses.

3.4 SAMPLING TECHNIQUE

The study will be involving the use of probabilistic sampling technique; where a multi-stage technique will be adopted in selecting place and people. First, a simple random sampling will be used to randomly select respondents and interviewee.

3.5 INSTRUMENT FOR DATA COLLECTION

To effectively carry out this study, both the quantitative and qualitative method of data collection will be implemented. The quantitative method will involve a semi-structured questionnaire and the qualitative method will involve an in-depth interview guide with the interviewee.

3.6 METHOD OF DATA COLLECTION

This study will utilize primary data collection methods to gather relevant information from undergraduate students in the Faculty of Social Sciences at the University of Benin. The primary instrument for data collection will be a structured questionnaire, designed to capture students' perspectives on the factors, effects, prevalence rates, and possible solutions to cyber fraud.

The questionnaire will consist of both closed-ended and open-ended questions to ensure a comprehensive understanding of the topic. Closed-ended questions will allow for easy quantification and statistical analysis, while open-ended questions will provide deeper insights into students' experiences and opinions. The questionnaires will be administered physically to respondents within the university campus, ensuring a high response rate.

3.7 VALIDITY AND RELIABILITY OF RESEARCH INSTRUMENT

To ensure validity, the research instruments were designed to accurately reflect the influence of cyber fraud on academic performance, supported by a theoretical framework and expert feedback. Reliability was established through a pilot test, which demonstrated consistent and stable outcomes among different participants. The instruments were thoroughly tested to confirm their ability to produce reliable and repeatable results.

3.8 METHOD OF DATA ANALYSIS

This study will be using descriptive statistics for the qualitative method which includes frequency and percentage in analyzing the data from questionnaire and content analysis for the qualitative method where information gotten from the interview will be contently analyzed using thematic structure.

3.9 ETHICS IN RESEARCH

This study will adhere to key ethical principles to ensure integrity and protect participants' rights. Confidentiality will be maintained by safeguarding respondents' personal information and ensuring their responses remain anonymous. Justice will be upheld by ensuring fair selection and treatment of all participants without bias or discrimination. Non-maleficence will be prioritized by ensuring that no harm—psychological, emotional, or social—comes to any participant during or after the research. Beneficence will be observed by ensuring the study contributes positively to knowledge and benefits the academic community. Additionally, cultural sensitivity will be maintained by respecting the diverse backgrounds, beliefs, and values of participants, ensuring that the study does not offend or misrepresent any group.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

This chapter presents and analyses the data collected on the influence of cyber fraud on student's academic performance among undergraduate students at the University of Benin. The analysis is done using descriptive statistics, including frequency counts and percentage. The findings are categorized based on questionnaire sections: demographic characteristics, understanding of cyber fraud, influence of cyber fraud and its impact on student's academic performance in the University of Benin. Each table presents a summary of responses, followed by an interpretation of the results. The analysis provides insights on the influence of cyber fraud on the academic performance of undergraduate students at the University of Benin.

4.1 SECTION A: DEMOGRAPHIC INFORMATION ANALYSIS

Table 4.1.1 Age Distribution of respondents

AGE GROUP	FREQUENCY (N = 380)	PERCENTAGE (%)
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Below 18	30	79%
18 - 22	190	50%
23 - 27	120	31.6%
Above 27	40	10.5%

Interpretation:

Most Respondent (50%) are between 18 and 22 years, indicating that young adults are the most affected by cyber fraud. The 23-27 age group (31.6%) also forms a significant portion, possibly indicating that older students are involved in fraud for financial reasons.

Table 4.1.2 Level of Study of respondents

LEVEL OF STUDY	FREQUENCY (N = 380)	PERCENTAGE (%)
100LVL	50	13.2%
200LVL	50	21.1%
300LVL	110	28.9%
400LVL	140	36.8%

Interpretation:

The highest percentage of respondents are from 400LVL (36.8%) followed by 300LVL (28.9%).

This suggests that older students might be more aware or involved in cyber fraud compared to freshers, who make up only 13.2% of the respondents.

Table 4.1.3 Departmental Distribution of Respondents

DEPARTMENT	FREQUENCY	PERCENTAGE
ECONOMICS	65	17.1%
SOCIOLOGY AND ANTHROPOLOGY	60	14.5%
GEOGRAPHY AND REGIONAL PLANNING	55	13.2%
PUBLIC ADMINISTRATION	50	21.1%
SOCIAL WORK	70	18.4%

Interpretation:

Students from public administration(21.1%) and social work(18.4%) are the majority in this study, suggesting that these disciplines have a stronger connection to cyber fraud awareness or participation. Economics(17.1%) students maybe interested due to financial aspects while geography and regional planning had(13.2%) the least respondents.

SECTION B:PRVEALENCE OF CYBER FRAUD AMONGST STUDENTS

Table 4.2.1: Awareness of Cyber Fraud Amongst Students

Do you Know what cyber fraud is?	Frequency (n = 380)	Percentage (%)
Yes	370	97.4%
No	10	2.6%

Interpretation:

Almost all respondents (97.4%) are aware of cyber fraud,confirming that it is a well known issue among the university students. The 2.6% who are unaware might be new students or less exposed to digital crimes.

Table 4.2.2: Knowledge Of Students Who Participate In Cyber Fraud

Do you Know students who participate in	Frequency (n = 380)	Percentage (%)
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Cyber fraud?		
Yes	250	65.8%
No	130	34.2%

Interpretation:

A significant number (65.8%) know at least 1 student involved in cyber fraud. This indicates a high prevalence of cyber fraud within the student community.

SECTIONS C: FACTORS MOTIVATING STUDENTS TO ENGAGE IN CYBER FRAUD

Table 4.3.1: Reasons for Engaging in cyber fraud

Reason	Frequency (n = 380)	Percentage (%)
Financial Difficulties	180	47.4%
Peer Pressure	100	26.3%
Desire for wealth	60	15.8%
Lack of Awareness of consequences	40	10.5%

Interpretation:

The leading factor for engaging in cyber fraud is financial difficulties (47.4%), showing that many students commit cyber fraud due to economic hardship. Peer pressure (26.3%) is also significant, suggesting a social influence fraudulent activities.

SECTION D: EFFECTS OF CYBER FRAUD IN ACADEMIC

PERFORMANCE

Table 4.3.2: Impact of cyber fraud and Academic Performance

Does Cyber fraud affect student Academic Performance?	Frequency (n = 380)	Percentage (%)
Yes	290	76.3%
No	40	10.5%
Not Sure	50	13.2%

Interpretation:

A large number of respondent (76.3%) believe cyber fraud negatively impact academic performance. However 10.5% claim it does not affect student studies, while 13.2% remain uncertain.

SECTION E: CYBER FRAUD INFLUENCE ON STUDY HABIT AND TIME

MANAGEMENT

Table 4.5.1: Effect of cyber fraud on study time management

Has Cyber fraud affected your ability to manage study time?	Frequency (n = 380)	Percentage (%)
Yes, Sigmificantly	150	39.5%
Yes, Slightly	120	31.6%
No	80	21.1%
Not Sure	30	7.9%

Interpretation:

A combined 71.1%(39.5%+31.6%) of students say Cyber fraud affect their ability to manage time suggesting that involvement in cyber fraud reduce study efficiency.

Table 4.5.2: Difficulty in Balancing Cyber fraud and academic work

Does Cyber fraud affect student Academic Performance?	Frequency (n = 380)	Percentage (%)
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Yes, Always	100	26.3%
Yes, Sometimes	140	36.8%
No, I can manage both well	90	23.7%
No, it doesn't affect me at all	50	13.2%

Interpretation:

While 63.1% (26.3%+36.8%) struggle to balance both activities, 23.7% claim they can manage both, raising concerns that some students prioritize cyber fraud over academics.

SECTION F: MEASURES TO MITIGATE CYBER FRAUD

Table 4.6.1: Students Opinion on Stricter Penalties for cyber fraud

Do you believe stricter penalties will reduce cyber fraud?	Frequency (n = 380)	Percentage (%)
Yes	320	84.2%
No	60	15.8%

Interpretation:

A Significant 84.2% support stricter penalties indicating that students believe strong enforcements can deter cyber fraud.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

INTRODUCTION

This chapter provides an overview of the major findings of the study, deriving conclusions from the analyzed data and suggesting possible solutions to the identified issues. The research explored the impact of cyber fraud on students' academic success, emphasizing its occurrence, underlying causes, and its effects on study patterns and time management. Drawing from these insights, this chapter proposes effective strategies to reduce the negative influence of cyber fraud on students, offering valuable recommendations for policymakers, educators, and university authorities.

5.1 SUMMARY

This research explored the impact of cyber fraud on the academic performance of undergraduate students, focusing on full-time students in the Faculty of Social Sciences at the University of Benin. The study examined the prevalence of cyber fraud among students, the reasons behind their involvement, and its effects on their study habits, time management, and overall academic success. Additionally, the research investigated possible strategies to minimize the negative consequences of cyber fraud on students' education.

Findings revealed that cyber fraud is widespread among university students, with many engaging in it due to financial hardship, peer pressure, and the pursuit of quick financial gains. Easy access

to digital tools and the internet has further facilitated this trend. Furthermore, weak institutional oversight and the perception of cyber fraud as a low-risk activity have contributed to its increasing popularity among students. These results align with prior studies that have identified economic struggles and social influences as key factors driving cyber fraud among young people.

The study also found that participation in cyber fraud significantly affects students' academic engagement. Many students involved in fraudulent activities struggle with concentration, leading to poor attendance, lack of participation in class, and reduced academic commitment. Additionally, the stress associated with the fear of getting caught or facing legal consequences negatively impacts students' mental well-being, further diminishing their academic performance.

Students engaged in cyber fraud often prioritize fraudulent activities over their studies, dedicating more time to scams rather than coursework, assignments, and exam preparation. This leads to declining academic results, with many struggling to meet their educational goals. Moreover, the normalization of cyber fraud within peer groups encourages more students to participate, further worsening its impact on academic achievement.

To mitigate these challenges, the study identified several measures that could help reduce the influence of cyber fraud on students' academic performance. These include enforcing stricter institutional policies, launching awareness campaigns, and providing financial support to students who may otherwise resort to fraud due to economic struggles. Strengthening cybersecurity education and implementing stricter penalties for cyber-related offenses were also suggested as effective deterrents.

Lastly, cyber fraud remains a major concern among university students, significantly affecting their academic progress. While financial difficulties and societal pressures contribute to its prevalence, its consequences are severe, leading to poor academic performance and future uncertainties. This study underscores the importance of proactive intervention by universities, policymakers, and other stakeholders in addressing cyber fraud through education, policy reforms, and financial support initiatives to protect students' academic and professional futures.

5.2 CONCLUSION

This study has examined the prevalence, causes, and effects of cyber fraud among undergraduate students in the Faculty of Social Sciences at the University of Benin. The findings reveal that cyber fraud is increasingly common among students, largely due to financial constraints, peer influence, and the lure of quick wealth. Many students perceive it as a low-risk activity, further contributing to its widespread adoption. However, its consequences extend beyond financial or legal risks, significantly affecting students' academic performance, study habits, and overall educational progress.

The research highlighted that students engaged in cyber fraud often struggle with time management, poor class attendance, and reduced academic commitment. The mental and emotional strain associated with fraudulent activities also affects their concentration and ability to perform well in their studies. As a result, many of these students experience declining academic results, which could have long-term implications for their future careers. The study also found that the normalization of cyber fraud within student communities encourages its continuous growth, making intervention strategies even more necessary.

To address these issues, the study recommends strict institutional policies, awareness campaigns, and financial assistance for students in need. Universities should implement educational programs that emphasize the dangers of cyber fraud while also promoting ethical digital practices. Strengthening cybersecurity measures and enforcing stricter penalties for cyber-related offenses will further deter students from engaging in fraudulent activities.

In conclusion, cyber fraud is a serious issue that requires immediate attention from educational institutions, policymakers, and society at large. By addressing the root causes and implementing preventive measures, stakeholders can help curb the rise of cyber fraud among students, ensuring they focus on their academic growth and future careers. Ultimately, fostering a culture of academic integrity and ethical digital behavior is essential to safeguarding the educational system and preparing students for a responsible and successful future.

5.3 RECOMMENDATION

Based on the findings of this study, the following recommendations are proposed to mitigate cyber fraud among students and its negative impact on academic performance:

1. Implementation of Strict Institutional Policies: Universities should establish and enforce policies that discourage students from engaging in cyber fraud. This could include digital ethics training, strict disciplinary measures, and closer monitoring of online activities within campus networks.

2. Awareness and Sensitization Campaigns: Schools and government agencies should organize regular awareness programs to educate students about the dangers of cyber fraud, its legal

consequences, and its impact on their academic and professional future. Workshops, seminars, and guest lectures from cybersecurity experts can be beneficial.

3. Incorporation of Cybersecurity Education in the Curriculum: Universities should integrate cybersecurity and digital ethics courses into their academic programs. Teaching students about responsible internet use, ethical hacking, and cyber laws will help reduce their involvement in fraudulent activities.

4. Financial Support and Employment Opportunities: Many students engage in cyber fraud due to financial difficulties. Universities and the government should provide scholarships, financial aid, and part-time job opportunities to help students meet their financial needs without resorting to illegal means.

5. Strengthening Cybersecurity Laws and Enforcement: Law enforcement agencies should intensify efforts to track and prosecute cybercriminals, including students involved in cyber fraud. Implementing stricter cyber laws and ensuring their enforcement will serve as a deterrent to potential offenders.

6. Parental and Community Involvement: Parents and guardians should be more involved in their children's academic and moral development. They should educate their children on ethical values and monitor their internet usage to discourage involvement in fraudulent activities.

7. Peer Influence and Ethical Leadership Initiatives: Since peer pressure plays a significant role in students' participation in cyber fraud, universities should promote student leadership and mentorship programs that encourage ethical behavior and academic excellence.

8. Provision of Counseling and Rehabilitation Programs: Students who have engaged in cyber fraud should be given access to counseling and rehabilitation programs. These initiatives will help them transition back to ethical academic and career paths without fear of stigmatization.

By implementing these recommendations, universities, policymakers, and society at large can collectively work towards reducing cyber fraud among students, fostering academic integrity, and ensuring a more responsible future generation.

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APPENDIX

**FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF SOCIOLOGY ANTHROPOLOGY
UNIVERSITY OF BENIN
QUESTIONNAIRE**

**THE INFLUENCE OF CYBER FRAUD ON THE ACADEMIC PERFORMANCE OF
UNDERGRADUATE STUDENTS AT THE UNIVERSITY OF BENIN**

Dear respondent,

I am a student in the above department and institution. As a part of the requirements for my B.Sc programme, I am conducting a research investigation on THE INFLUENCE OF CYBER FRAUD ON THE ACADEMIC PERFORMANCE OF UNDERGRADUTE STUDENTS AT THE UNIVERSITY OF BENIN. I wish to appeal to you to please assist me by sparing few minutes of your time to complete this questionnaire; your response will be confidential and used strictly for the purpose of the research work.

Thank you.

Yours faithfully,

STEPHEN DESTINY ONOFAN

Section A: Demographic Information

1. Age

Below 18 18-22 23-27 Above 27

2. Sex

Male Female

3. What is your level of study?

100 Level 200 Level 300 Level 400 Level

4.Department: _____

Section B: Prevalence of Cyber Fraud Among Students

5. Do you know what cyber fraud is?

Yes No

If yes, please explain in your own words:

6. How often do you hear about students engaging in cyber fraud at your university?

Frequently Occasionally Rarely Never

7. Do you know students who participate in cyber fraud? Yes No

Section C : Factors motivating Students to Engage in Cyber Fraud

8. What is the primary reason students engage in cyber fraud Financial difficulties Peer pressure Desire for quick wealth Lack of awareness of consequences

9. Do you think financial stress influences students to engage in cyber fraud? Strongly Agree Agree Neutral Disagree Strongly Disagree

10. Do students engage in cyber fraud because of weak institutional monitoring or penalties? Strongly Agree Agree Neutral Disagree Strongly Disagree

Section D : Effects of Cyber Fraud on Academic Performance

11. How does engaging in cyber fraud affect students' class attendance? Significantly decreases attendance Slightly decreases attendance No effect Improves attendance

12. Does cyber fraud distract students from studying or completing academic tasks? Strongly Agree Agree Neutral Disagree Strongly Disagree

13. Do students involved in cyber fraud tend to perform poorly academically? Yes No Not Sure

SECTION E: CYBER FRAUD INFLUENCE ON STUDENTS STUDY HABITS AND TIME MANAGEMENT

14. How often do you spend time engaging in cyber-related activities (including cyber fraud) instead of studying? Never Rarely Sometimes Often Very often

15. Has your involvement or exposure to cyber fraud affected your ability to manage your study time effectively? Yes, significantly Yes, but only slightly No, it has no impact

Not sure

16. Do you find it difficult to balance academic work and online activities due to distractions related to cyber fraud? Yes, always Yes, sometimes No, I can manage both well

D) No, it does not affect me at all

Section F: Measures to Mitigate the Impact of Cyber Fraud

17. Do you believe stricter penalties for cyber fraud would reduce its prevalence?

Yes No

18. Should institutions create awareness programs about the consequences of cyber fraud?

Strongly Agree Agree Neutral Disagree Strongly Disagree

19. Do you think providing financial support or scholarships would reduce students' engagement in cyber fraud?

Yes No

Thank you for completing this questionnaire. Your responses are valuable to this study.

FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF SOCIOLOGY ANTHROPOLOGY
UNIVERSITY OF BENIN

INTERVIEW GUIDE

**THE INFLUENCE OF CYBER FRAUD ON THE ACADEMIC PERFORMANCE OF
UNDERGRADUATE STUDENTS AT THE UNIVERSITY OF BENIN**

Dear respondent,

I am a student in the above department and institution. As a part of the requirements for my B.Sc programme, I am conducting a research investigation on **THE INFLUENCE OF CYBER FRAUD ON THE ACADEMIC PERFORMANCE OF UNDERGRADUTE STUDENTS AT THE UNIVERSITY OF BENIN**. I wish to appeal to you to please assist me by sparing few minutes of your time to complete this interview questions ; your response will be confidential and used strictly for the purpose of the research work.

Thank you.

Yours faithfully,

STEPHEN DESTINY ONOFAN

Section A: Demographic information

• **Age:** Below 18 () 18-20 () 20- 25 () 27 or above ()

• **Sex:** Male () female () Others ()

• **Level of study** _____

• **Department** _____

Section B:

• **Do you know what cyber fraud is ? If yes, please explain in your words**

• **Do you know or have you come across students who participate in cyber fraud?**

• **How does engaging in cyber fraud affect students' class attendance?**

• **What is the primary reason students engage in cyber fraud?**

• **Do you think financial stress influences students to engage in cyber fraud?**

• **In what ways do you think cyber fraud activities affect students' ability to manage their study time effectively?**

• **Have you or anyone you know struggled with maintaining good study habits due to distractions from cyber-related activities? If yes, can you explain how?**

• **What strategies do you think students can use to balance their academic responsibilities and avoid distractions from cyber fraud activities?**

• **Do you think providing financial support or scholarships would reduce students' engagement in cyber fraud?**

- **Should institutions create awareness programs about the consequences of cyber fraud?**

And in what way?

Thank you for your time.