

Core Family Values as Correlate of Juvenile Involvement in Internet Fraud in Delta State, Nigeria

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ABSTRACT: *The study examined core family values as correlate of juvenile involvement in internet fraud in Delta state, Nigeria. A comprehensive background of the study amongst others was examined that discussed the problem of the study. Several related literature was reviewed in line with the sub-themes of the study that examined the family values in Nigeria, Family Factors Influencing Juvenile Involvement in Crime, internet fraud and types of internet fraud and Causes of Internet Fraud among Juvenile. The research design adopted for the study was the correlational survey design. This was applied through the use of the questionnaire and in-depth interview; the research instrument used for data collection. The questionnaire was administered to sample of 591 respondents and 24 respondents for in-depth interview through the use of multi-stage sampling method that was employed to randomly select respondents. The descriptive statistics and Pearson correlation technique were used to analyze the data obtained from the study. Descriptive statistics was used to analyze the descriptive data comprising the bio-data in frequencies and percentages while the hypotheses were tested using Pearson Product-Moment Correlation (PPMC). The study concluded that the lower the level of core family values, the higher the juvenile involvement in internet fraud and vice versa. This was the basis upon which contribution to knowledge and recommendations were put forward for further studies.*

KEYWORD: core family value, internet fraud, juvenile involvement

INTRODUCTION

The family as an institution is the bedrock of all human society. Family values play a significant role in predicting whether the off spring raised in that family will be responsible adults or not. The family is not just meant for procreation but it enriches the learning of values, attitudinal disposition and norm of any society. Igba and Usulor (2016) observed that most Nigerian parents have neglected their role of supervising their children. These juvenile are left alone to do as they wish. Some parents feel that hence we are practicing democracy now; the children should be given a wide range of freedom to operate on their own. Due to the harsh economic reality that has plagued the nation, some parents now encourage their

children to be involved in antisocial behaviours. Many blame the family for not doing much to inculcate good morals to their children before sending them to the school and world. With the current happening in our society today, the surge of internet fraud among juvenile is on the high. What could be responsible for the aforementioned problem? Are the African family values losing coherence in the face of the current challenge?

Internet fraud is one of the most rapidly increasing forms of crime in Nigeria. According to Koong, Liu and Wei (2006), internet fraud is any type of fraud scheme that uses one or more components of the internet to perpetuate a crime. Katyal (2002) posits that, at present, the damage caused by computer fraud runs to billions of dollars each year, making it one of the most economically damaging forms of crime in human history. This clearly indicates that Internet fraud and its evasiveness from law enforcement is a rapidly growing problem. There is no doubt that internet fraud has reached an alarming rate, hence, controlling, combating and finding a lasting solution to it has become a major challenge. Many juveniles are now deeply involved in internet fraud with the intention to get rich at all cost. In 2018, it was reported that a 300 level student of the Department of Mass Communication in Delta State University, Abraka, was killed by internet fraudster with the intention to use her for money ritual purposes. Those Yahoo boys had abducted Elozino, whose death has brought their subversive activities into razor-sharp focus, November 15, and killed her three days after. While the police had three suspects in custody about 72 hours after, the alleged mastermind, a Ghanaian-based internet fraudster, slumped and died (Vanguard, 2018).



Fig. 1: Elozino corps and suspected witch doctor

Source: November 15, Vanguard, 2018 2018.



Fig. 2: Suspected Elozino murderers (yahoo boys) and witch doctor
Source: November 15, Vanguard, 2018 2018

However, scholars have attributed the causes of internet fraud in the world to the following: unemployment, negative role model, lack of adequate policing facilities and social gratification. In the opinion of Okoro (2010), all these reasons serve to facilitate internet fraud in most of the world. Widespread corruption, harsh economic climate, high underemployment, disregard for the rule of law, lack of transparency and accountability in governance which are the main causes of cybercrime in most countries of the world. Internet fraud could be associated with two causes which are the primary and secondary. The primary causes include the prevalence of poverty and weak educational system (Bolt,2008). The secondary cause can be traced to greed, corruption and get rich quick syndrome. The high level of corruption and the spread of poverty are seen as the main causes of internet fraud in Nigeria among juvenile (Ayantokun,2016). Nigeria is said to be living below the poverty line (below \$1 (#360.50) per day). Over 5 million Nigerian university undergraduates have no hope of what to do when they graduate from the university. Hence they resort to internet fraud as a means of paving ways for tomorrow.

Family values are those cherished qualities accepted and shared by members revolving around right and wrong, morality, amorality and immorality. In the opinion of Uwe (2012) family values, in the home affect either juvenile involvement or un-involvement in internet fraud. Family values are the principles of right and wrong that are accepted by a family or society (Nwele, 2009). In an African setting, parents have the obligation of nurturing their children in the right path to follow for the actualization of their destiny. Essays (2013), argued that parents are the ones who are supposedly the closest person to the children. Parents should become the child's idols, best friends, and motivators who can implant moral principles in children thus producing a first-class society with successful adolescents. Thus, there are some arguments from several parties who blame the parents on the moral decay of our juvenile nowadays when they fail to play their roles well. Overachiever parents, who fail to discipline their children as well as parents who give less emotional attention to children are the causes for rising up spoilt juvenile involved in internet fraud. This means that parents have a vital role to play in instilling core family value into there children.

Types of core family values include ethical/moral values, doctrinal/ideological (political, religious) values, social value (Revillard, 2006). To study the core family values and internet fraud among juvenile, it is paramount to have a disposition toward the family and morality issues that are micro-level indicators with macro-level impacts. Social scientists have comprehensively studied core family values to better understand what these mean for society as a whole, and to understand who believes what (Smith, 2013). One of the benefits of looking at core family values is that the topics are deeply personal decisions, as well as highly debated societal issues (Ballew, 2018). This allows researchers to understand how these predictors impact socially held attitudes toward internet fraud.

Furthermore family values that are materialistic in nature propel juvenile to get indulged in some nefarious activities such as internet fraud. Materialism is a kind of family value that attached too much importance to the acquisition of material possessions; but also implies a belief that possessions are a means to greater happiness and life satisfaction, as well as a measure of success and a tool for social comparison. Materialism has been treated as a negative value, connected to possessiveness, envy, lack of generosity, greed and jealousy (EIgbadon and Adejuwon, 2015). Hence, Atwai (2019) observed that materialistic family values and get-rich-quick syndrome appear to be the major factors fuelling juvenile internet fraud such as computer hacking, online investment, identity theft and phishing etc. He noted that having friends who engage in internet fraud is one of the greatest determinants in whether juveniles will commit internet fraud.

Despite the importance of inculcating good family values in children, there is a glowing belief that the focus on individual rights and self-orientation has increased behavioural risks for children by weakening family values. It is obvious that the solution to these social vices is promoting family values since lack of commitment to family values is a risk factor that increases juvenile vulnerability and proneness to various crimes. Therefore, it is against this background that the study will evaluate core family values as a correlate to internet fraud among juveniles in Delta State.

Research Questions

- i. Is to ascertain the levels of core family value among juveniles in Delta State.
- ii. Evaluate the levels of juveniles involvement in internet fraud in Delta State
- iii. Determine the relationship between core family values and juveniles involvement in internet fraud in Delta State.

Hypotheses

The following hypotheses guided this study:

1. There is no significant relationship between core family values and juvenile involvement in internet fraud

METHOD

Research Design

The study adopted the correlational survey design. A correlational study focused on examining the relationships among two or more variables. **Population of the Study**

The population of Delta State, according to National Bureau of Statistics) is **5,475,139** of which **2,754,993** are males while **2,720,147** are females. The target population being studied is 2,447,8958, who were the juvenile residents aged 18 years and below in the study area (NBS, 2016).

Sample Size and Sampling Technique

A sample size of 648 was used for this study. This was obtained by using the formula for sample size developed by Yamane (1967), which was equally adopted by Johnson (2018).

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

Where; n = sample size

N = target population of study

e = error limit (0.04^2) or 0.0016

1 = constant

$$n = \frac{2720147}{1 + 2720147 (0.0016)}$$

$$n = \frac{2720147}{1 + 4352.23}$$

$$n = \frac{2720147}{4353.23}$$

$$= 624$$

Instrument for Data Collection

The instruments that was used for the study are Questionnaire and In-depth-interview. The results of the questionnaire was used to answer the research questions and to test relevant hypotheses. The questionnaire type was the structured/close-ended and unstructured/open-ended questions. The questionnaire comprised of two sections (A & B). Section "A" contained the socio-demographic information, and section "B" contained questions and views of respondents on core family values, and juvenile involvement in internet fraud in Delta State. The instruments is on a five (5) points Likert Scale ranging from Strongly Agree: SA, Agree: A, Disagree: D, Strongly Disagree SD, to Undecided UD.

The in-depth interview guide (I.D.I)/schedule is a qualitative instrument which was used in understanding more detailed and salient issues that are not covered in the questionnaire. The in-depth interview was used to seek information on the respondents' knowledge and psychological disposition on core family values, and internet fraud. The respondents that were selected purposively for the in-depth interview are peculiar to the researchers' evaluation suitable for the study.

Validation of Research Instrument

The instruments were both subjected to face and content validation. The researcher presented the draft copies of the questionnaires alongside the in depth interview schedule of the study to the researcher's thesis supervisor in the Department of Sociology and Psychology, Delta State University Abraka, to ascertain the suitability of the questionnaires for the study. The supervisor made careful scrutiny of the items to ensure their appropriateness and adequacy as

well as their relevance, clarity and language expression. His constructive criticism and suggestions for modifying the instruments were affected in an effort to standardize the instrument.

Reliability of Instrument

The reliability of the instrument was established using Cronbach alpha method of internal consistency. The questionnaires was administered to 30 respondents who were not part of the sample. The results were correlated and was subjected to SPSS (Statistical Package for Social Science). The result yielded a correlation coefficient of the following; Family Value Assessment Questionnaire 0.80, Internet Fraud Tendency Scale 0.84, and the general reliability of 0.82 as a measure of consistency. This was considered high enough to be used for this study. (Howitt and Cramer, 2014). The Cronbach alpha reliability also confirmed the convergent validity of the tested instrument (Field, 2018).

Method of Data Collection

The researcher administered copies of the instruments through direct delivery method. The researcher with the help of other assistants distributed copies of the questionnaire to the respondents. The researcher and his assistants retrieved the filled and completed copies of the questionnaire at the spot for scoring and analysis. The in-depth interview was conducted using twenty four (24) selected students to aid the collection of a more qualitative information from those group (respondents), on family values and juvenile involvement in internet fraud. The in-depth interview was conducted and questions were constructed in a manner that enabled respondents provide profound information on the issue.

Method of Data Analysis

The statistical package for social sciences (SPSS) version 23 was used for the analysis and was employed also in describing the characteristics of the study population. Descriptive statistic was used in answering the research questions while Pearson Product-Moment Correlation (PPMC) was used to test the hypothesis of the study. Analysis of the qualitative data placed emphasis on the interpretation and description of responses by the interviewees to compliment the quantitative data. To this end, relevant themes were developed for the coding and sorting of the qualitative data.

PRESENTATION OF RESULTS

Research question One: To ascertain the levels of core family value among juveniles in Delta state.

Table 1: Respondents' Responses on the levels of core family value among juveniles in Delta state.

| S/N | How often do your parents speak on these values: | Mean | Std Deviation | Remark |
|-----|--|------|---------------|--------|
| 1 | Instant wealth is normally perceived as smartness | 2.00 | 1.29 | L |
| 2 | Nowadays is difficult for the patient dog to even get a bone to eat | 1.13 | 1.05 | L |
| 3 | material possessions as means to greater happiness and life satisfaction | 2.18 | 1.27 | L |
| 4 | Importance of being honest while dealing with others | 2.34 | 1.13 | L |
| 5 | Being respectful and courteous in your interactions | 3.35 | 1.25 | M |
| 6 | Not hurting others and also standing up for those who cannot stand up for themselves | 3.06 | 1.13 | M |
| 7 | Dignity in labour is just a slogan | 3.78 | 1.25 | H |
| 8 | Being patient is just a waste of one time | 2.15 | 1.17 | L |
| 9 | Respect for attachment to wealth | 2.00 | 1.06 | L |
| 10 | Good name is better than quick wealth | 2.17 | 1.15 | L |
| 11 | Shameful acts are celebrated while success is defamed | 2.49 | 1.29 | L |
| 12 | Being proud of your achievements | 3.44 | 1.16 | M |
| 13 | Respect is attached to wealth | 1.03 | 1.30 | L |
| 14 | Defamation of one's image to make wealth is not good | 1.65 | 1.23 | L |
| 15 | School is scam, use every opportunity to create wealth not minding the consequence | 2.07 | 1.28 | L |
| | Total | 2.32 | | |

Source: Fieldwork, 2021

Key: 3.50 – 5.00 High; 2.50 – 3.49 Moderate; and 0.5 – 2.49 Low.

H: High Level, M: Moderate Level, L: Low Level

The data in Table 1 show the mean and standard deviation, indicating the level of core family value among juveniles in Delta state. From the table, the overall mean score of (2.32) show a low level of core family value among juveniles in Delta state. From the table, apart from items 5, 6, 7 & 12 with moderate and high mean, indicating moderate or high level of core family value among juveniles in Delta state, all the other items in the table were rated low as their mean responses ranges between low and moderate. However, the overall cluster mean (2.32) indicates low level of core family value among juveniles in Delta state. This is supported with data from in-depth interview with a first year student from computer science who said:

The youths of nowadays have serious value crises that have contributed to bad national image and falling standards, hence, the need to inculcating good value in the youth. This can be achievable if and when Nigerians embrace good values which have the potential to change the attitude and behavior of Nigerians and bring about significant reduction in fraudulent acts, corruption, indiscipline, immorality, terrorism, kidnapping, poverty and other social vices.

Research question Two: To ascertain the levels of juveniles involvement in internet fraud in Delta State

Table 2: Respondents' Responses on the levels of juveniles involvement in internet fraud in Delta State

| S/N | Items | Mean | Std Deviation | Remark |
|-----|--|------|---------------|--------|
| 1 | If you are unemployed, the internet could be a means of assisting yourself | 2.89 | 1.17 | M |
| 2 | Internet fraud is sheer creative thinking | 3.54 | 1.26 | H |
| 3 | It is not bad if you use your knowledge of internet to collect items from unsuspecting people | 3.65 | 1.23 | H |
| 4 | If given the opportunity, I will be interested in knowing about internet fraud | 3.07 | 1.07 | M |
| 5 | I admire people who own expensive homes, cars and clothes | 3.65 | 1.11 | H |
| 6 | Waiting for what the future holds is a waste of time when you can easily use the internet to become rich | 3.46 | 1.16 | M |
| 7 | Those involve in internet fraud are smart people | 3.68 | 1.03 | H |
| 8 | Reporting internet fraud perpetrators to EFCC is the best thing to do | 3.12 | 1.23 | M |
| 9 | I like to own things that impress people | 3.49 | 1.33 | M |
| 10 | Internet fraud is only a game by smart and intelligent people | 3.04 | 1.21 | M |
| 11 | The material possession one has say a lot about how well he is going in life | 3.01 | 1.17 | M |
| 12 | I like a lot of luxury life | 4.04 | 0.95 | H |
| 13 | Waiting for government work is a waste of time when I can easily use the internet to make money | 3.24 | 1.11 | M |
| 14 | The fear of unemployment has been identified as a push factor for juvenile involvement in internet fraud | 4.10 | 1.27 | H |
| 15 | The benefit of internet fraud out weights the disadvantage | 3.26 | 1.21 | M |
| | Total | 3.42 | | M |

Key: 3.50 – 5.00 High; 2.50 – 3.49 Moderate; and 0.5 – 2.49 Low.

H: High Level, M: Moderate Level, L: Low Level

The data in Table 2 show the mean and standard deviation, indicating the level of juveniles' involvement in internet fraud in Delta State. From the table, the overall mean score of (3.42) show a moderate juveniles' involvement in internet fraud in Delta State. Looking at the table, apart from items 2, 3, 5,7,12 & 14 with high mean, indicating high level of juveniles' involvement in internet fraud in Delta State, all the other items in the table were rated moderate as their mean responses ranges between moderate and high. However, the overall cluster mean (3.42) indicates moderate level of juveniles' involvement in internet fraud in Delta State.

Research question Three: To ascertain the relationship between core family values and juveniles involvement in internet fraud in Delta State.

Table 3: Correlation Coefficient of core family values and juvenile involvement in internet fraud in Delta state

| | | Family Values | Internet Fraud |
|----------------|---------------------|---------------|----------------|
| Family Values | Pearson Correlation | 1 | -.007 |
| | Sig. (2-tailed) | | .863 |
| | N | 591 | 591 |
| Internet Fraud | Pearson Correlation | -.007 | 1 |
| | Sig. (2-tailed) | .863 | |
| | N | 591 | 591 |

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

The result in Table 3 shows that the correlation coefficient of core family values and juvenile involvement in internet fraud is -.007. Thus, there is a markedly low and negligible negative correlation between core family values and juvenile involvement in internet fraud. This suggests that the lower the level of core family values, the higher the juvenile involvement in internet fraud and vice versa.

Test of Hypothesis

The study tested the following hypotheses to find out whether the hypothetical statements is accepted or rejected. The Pearson Product Moment Correlation techniques was used to test the below hypotheses with a significant level 0.05 ($P < 0.05$)

Hypothesis One

Ho: There is no significant relationship between core family values and juvenile involvement in internet fraud

Hi: There is a significant relationship between core family values and juvenile involvement in internet fraud

Table 4: Analysis of Pearson Correlation for hypothesis one

| | | Family Values | Internet Fraud |
|----------------|---------------------|---------------|----------------|
| Family Values | Pearson Correlation | 1 | -.007 |
| | Sig. (2-tailed) | | .863 |
| | N | 591 | 591 |
| Internet Fraud | Pearson Correlation | -.007 | 1 |
| | Sig. (2-tailed) | .863 | |
| | N | 591 | 591 |

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

Decision Rule: If the Pearson r calculated value is greater than the Pearson r critical value, reject H_0 and accept H_1 . At 0.05 level of significance, with a degree of freedom of 590, the critical Pearson r value is 0.195.

Decision: Since the calculated Pearson r value of -0.007 is less than the tabulated value of 0.195, this implies that the null hypothesis is accepted and the alternate hypothesis is rejected.

DISCUSSION OF RESULTS

The study examines whether core family values is a correlate of internet fraud among juveniles in Delta state. Five objectives and three hypotheses were formulated and tested for this study. The test of the hypotheses was done using the Karl Parson Product Moment Correlation (PPMC) statistics.

The data in Table 1 shows a low level of core family value among juveniles in Delta state. This finding is in agreement with previous studies. For instance, Igba and Usulor (2016) that our traditional values that are part of our cultural heritage which have in the past guided our thoughts, feelings and actions have been eroded, misplaced and, in some cases, over-taken or suppressed by pop culture and some negative Western values. Okoro (2010) opined that Traditional family values are usually the result of interaction with the religious norms of society, which main objective is the preservation of the family. Traditional family values are: marriage, faith, loyalty, mutual respect. Parents in the family give a child native word, native customs and traditions, form the national identity, the national consciousness, national pride, and bring up the national honor and dignity. However, due to the development of society and its views on the traditional family life values today are not often perceived properly. For example, divorce in our time is quite a normal thing, but it is rejected by the traditional canons. Norms, values, behaviors and parenting, work and leisure are changing in a given society. Many family values are gradually fading, giving the primacy to education, career, search for ways to increase revenue. Due to excessive parental employment in industrial production, more intensive dissemination of new norms of modern domestic life a family as

the main link is losing its leading role in the transmission of the traditional culture of the nation.

The data in Table 2 indicates moderate level of juveniles' involvement in internet fraud in Delta State. It is obvious that the importance of advancement in technology is not far-fetched as it is now used in our everyday activities. The usage of computers, and most importantly, the internet is now so common that in homes where computers cannot be afforded, youths desperately resort to using cyber cafés just to have a feel of the internet. Recently, the use of the internet has also been extended to use on the mobile phone, for instance. global system of mobile communication. Surfing the web can be done almost anywhere that mobile phones can reach. This technological advancement has become an everyday thing in almost every home, while the menace of internet fraud is on the increase. This finding corroborates with Okoro (2010) who observed that in Nigeria today, most of the criminal activities being experienced are perpetuated by the youths especially the educated ones. In another study by Atwai (2019); their findings showed that students of higher institutions are involved in internet fraud. It also showed that students' involvement in internet fraud is dependent on gender and type of Institution.

The data in Table 3 indicates that there is a low and negligible negative correlation between core family values and juvenile involvement in internet fraud. This suggests that the lower the level of core family values, the higher the juvenile involvement in internet fraud and vice versa. On the other hand, the data in Table 16 indicates no statistically significant relationship between core family values and juvenile involvement in internet fraud. This shows that low level of core family values would lead to higher juvenile involvement in internet fraud. Ballew (2011) opined that family values influence society from the micro to the macro level. Children's identity and core beliefs are shaped by the teachings and beliefs of their families. Later in life, the adults based their decisions on these core beliefs that shaped them in childhood. The adoption of materialistic values by young people also affects the balance between the private (internal) and public (external) choices that youth make throughout life (Golberg, Gorn, Peracchis and Bomossy, 2013). These choices which are often influenced by a high tendency for material acquisition may also reflect the possibility of perpetuating fraudulent behaviour. Materialism is an orientation that ascribes much importance to the acquisition of material possessions; but also implies a belief that possessions are a means to greater happiness and life satisfaction, as well as a measure of success and a tool for social comparison. Materialism has been treated as a negative value, connected to possessiveness, envy, lack of generosity, greed and jealousy (Belk, 1983). When individual's psychological needs are not met, they may tend to move toward materialism as a type of compensatory strategy to lessen the distressing effects of feelings of insecurity. Individuals also learn to adopt materialistic values through social learning from family members, peers, and the materialistic messages frequently found in television programs.

CONCLUSION

The current study sought to explore core family value as correlate of juvenile involvement in internet fraud in Delta state. From this study it can be concluded that the lower the level of core family values, the higher the juvenile involvement in internet fraud and vice versa. The

findings also indicated that materialistic values influence juvenile involvement in internet fraud. However, the factors identified in this study are not exhaustive as there are still other factors that could predispose the juveniles towards internet fraud. Therefore for an effective control of fraudulent activities among the juvenile particularly on the internet, more research is required to understand the various factors responsible for the increase of such behaviour among them.

Recommendations

Based on the findings of this study, the researcher proposes the following recommendations to guide the government, organizations, institutions and general public in addressing juvenile involvement in internet fraud. The recommendations are:

1. Government should encourage public education on positive Internet usage through the use of media that is, print and electronics.
2. Families in Nigeria and Africa in general should re-examine and reconstruct their value system; the child needs to be oriented and reoriented towards the right culture and values from birth. The circular of western education should be modified or adapted. More beneficial aspect of African culture should be introduced in the formal school system. Our yardstick for measuring affluence has to change, encouraging them to embrace hard work rather than seeking for quick wealth, as integrity is the bedrock of success.
3. Religious teaching which encourages appropriate behaviour should be intensified. The church and mosque leaders have significant roles to play in this direction. Rather than preaching on blessings alone, moral values of their members should be of importance to them too.

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