

Socio-Economic Status and Peer Influence as Correlate of Juvenile Involvement In Internet Fraud In Delta State, Nigeria

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Abstract

The study examined socio-economic status and peer influence as correlate of juvenile involvement in internet fraud in Delta state, Nigeria. 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 there is a very low negative correlation between family socio-economic status and juvenile involvement in internet fraud, and also there is a moderate positive correlation between peer pressure influences and juvenile involvement in internet fraud 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 socio-economic status, peer influence, internet fraud, Juvenile Involvement

INTRODUCTION

Families serve as one of the strongest socializing forces in a person's life. They help teach children to control unacceptable behavior, to delay gratification, and to respect the rights of others. Conversely, families can also teach children aggressive, antisocial, and violent behaviour. Despite all these, 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?

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.

Socio economic status of family may have contributed to juvenile involvement in internet fraud. Remarkably some parents have nothing to offer regarding good morals and sometime encourage their children to make wealth not minding the method of it acquisition. A child from such home learns whatever he/she likes outside the home from peer groups and such learning can be dangerous. Adejoh, Alabi, Adisa and Emezie (2019) reported that 71% of Nigerian households are poor with the halving of this classified as core poor or very poor. About 77% of the urban and 68% of the rural family is considered poor. The Greater majority of the juveniles are poor. The poverty level of the rural people affects the juveniles negatively, and it leads to internet fraud.

Studies abound in juvenile involvement in internet fraud. For instance, Ige (2008) carried out a research on secondary school students perception of incidence of internet crimes among school children in Oyo and Ondo state. The study indicated that secondary school students involvement in internet fraud is not a function of the socio-economic status of their parents, as students from both rich and poor homes engage in the internet fraud. Also the study indicated that students learn internet fraud from their peers in schools (secondary and higher institutions). In addition, the study also concluded that juvenile involvement in internet fraud has no effect in their academic performance as the students high level of cognition being used to perfect the fraud is also being exploited to enhance their academic performance.

Since family socio-economic status maybe a determinant of juvenile involvement in internet fraud, the researcher deemed it necessary to evaluate core family values and juvenile involvement in internet fraud. The family plays an important role in inculcating norms and values within children. These include an understanding of right and wrong, respect, fairness, compassion and responsibility (Mary, 2016). Children learn these values by observing and emulating their parents' behaviour, and being taught by their parents. Thus, children learn both the importance of these values and the consequences of not observing them. Garner and Stein (1998), posited that failure of parents to inculcate the right values in the children is related to a greater involvement of adolescent in social vices including internet fraud.

Internet fraud particularly among juvenile has continued to gain popularity as many young people are becoming attracted to the act. In fact, many juveniles in cities and rural areas have embraced Internet fraud as a way of life and a means of improving their economic condition, especially as unemployment rate continues to soar. Esiri (2013) who noted that of one of the goals of peer

influence is concordance, and the result of such is conformity to criminal behaviour (such as internet fraud) in delinquent subculture. It supports the assertion of Nsofor (2013) that peer group is an agent of socialization where young people internalise behaviours, the kinds of behaviour, whether good or bad, embraced by a child is contingent upon the characters of the peers. Adejoh, Alabi, Adisa and Emezie (2019) suggest that many young people get initiated into Internet fraud as a result of their interaction with the so-called yahoo-boys and yahoo-girls as well as their own quest to becoming rich and living a flamboyant lifestyle, especially when they compare their standard of living with those of others who are into the fraudulent act. Therefore, it is against this background that the study will evaluate socio-economic status and peer influence as a correlate to internet fraud among juveniles in Delta State.

Statement of the Problem

Despite a largely shared conviction that values matter in family life and human development and behavior, there is an ongoing public debate about which family values matter in influencing prosocial behavior among juveniles (Garner and Stein, 1998). This debate is fueled by national concern over a continued trend of increasing juvenile involvement in internet fraud. Since 1997, many cases have arisen and numerous types of crimes multiplied, and the methods of committing such criminal acts over the Internet have also evolved to a great extent (Adedipe, 2016). In fact, in 2002 alone, the Internet Fraud Complaint Center reported 75,000 complaints, which indicated that cases multiplied greatly in just one year after 2001. The amount of money lost as a result of the scams also grew exponentially in millions of dollars. This clearly indicates that Internet fraud and its evasiveness from law enforcement is a rapidly growing problem.

A mere observation of the way children are treated, given a lot of leverage in contemporary Nigerian societies, compared to those of traditional society, gives one a lot of worries, especially with the advent of this computer or digital age. One wonders, if family values still exist and cherished among homes in the country. Juvenile uses material things that even their parents cannot afford, things such as internet gadgets (phones, laptops and games), clothes, cars and houses (rented) in rural communities and cities, yet they have no jobs or other source of income. My greatest worry is that parents or guidance do little or nothing regarding instilling the right values in them. This brings us to the question? if family value could be a correlate of internet fraud among juveniles.

Internet fraud is definitely one of the biggest problems that Nigeria faces. Internet fraud has permeated the Nigerian society with youths leading the squad. The Economic and Financial Crimes Commission (EFCC) has recorded several arrests and prosecutions of internet fraudsters. Examples of such include the arrest of six “yahoo boys” in Abuja (Daily post, 2018); prosecution of an arrested suspect who attempted to bribe EFCC operatives with 6.9 million Naira (19,140 US dollars), and several other apprehensions and prosecutions in the last one year (EFCC, 2018). As a relatively new form of crime, internet fraud affects a substantially number of people on a daily basis. The effects of internet fraud are often discussed in terms of financial losses while the indirect effects go unnoticed. For instance, the fear and apprehension of many who refrain from engaging in online commerce

as a result of fraudulent activities is undoubtedly an overlooked consequences of internet fraud (Burns, et al., 2004). Just recently, operatives of the Port Harcourt Zonal Office of the Economic and Financial Crimes Commission, EFCC, arrested 11(eleven) suspected fraudsters, in a sting operation covering Rivers and Bayelsa States. They were arrested on Wednesday, April 21, 2021. Their arrest was spurred by discreet surveillance about their suspicious involvement in internet- related fraud.

Items recovered from the suspects include: 21 phones, two Power banks; two PlayStations; two Speakers; one International Passport; four Sim packs; one Laptop, four Automated Teller Machine(ATM) cards and one Lexus RX 350 Sports Utility Vehicle. Also, operatives of the Economic and Financial Crimes Commission, EFCC, Enugu Zonal office, on Thursday January 28, 2021, arrested 30 (Thirty) suspects for various internet-related offences in Enugu. Their arrest at Thinkers Corner Extension, followed actionable intelligence obtained by the Commission on their alleged criminal activities which targeted mostly foreigners.

According to Chaffin, (2004), the primary responsibility of parents is the proper nurturing of children, because the family plays important role in shaping an offspring by providing values and skills that will stay with children in a life time. However, the existing empirical studies have not considered family values as a determinant of juvenile involvement in internet fraud. The purpose of this study is therefore, to fill this gap and further provide empirical data to evaluate socio-economic status and peer influence as a correlate to internet fraud among juveniles in Delta State.

Objectives of the Study

The general objective of this study is to examine socio-economic status and peer influence as a correlate of internet fraud among juveniles in Delta State.

Research Questions

- i. Establish the extent of relationship between family socio-economic status and juveniles involvement in internet fraud Delta State.
- ii. Determine the extent of relationship between peer pressure influences and juveniles involvement in internet fraud Delta State.

Hypotheses

The following hypotheses guided this study:

1. There is no significant relationship between family social economic status and juvenile involvement in internet fraud.

2. There is no significant relationship between peer pressure influences and juvenile involvement in internet fraud in Delta state.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Socio-Economic Status and Juvenile Involvement in Internet Fraud

The rising popularity of internet fraud may not be unconnected to the fact that the Nigerian state is currently experiencing economic imbalance with attendant high rate of unemployment among able-bodied youths, erosion of traditional values of integrity, and quick-money syndrome. The “Yahoo boys” phenomenon in Nigeria have impacted negatively on socioeconomic status of family (Ibrahim, 2016) as it is done mainly for financial gains. Considering the economic situation in the country, it is unlikely that a complete stop will be put to the menace by using the pain-pleasure approach which states that offenders should be punished. Ojedokun and Eraye (2012) suggested that involvement in the internet fraud may or may not necessarily influenced by socioeconomic status of parents as children of the haves and have not have been equally arrested and prosecuted for involving in the crime. This suggests that if what pushes the poor into committing internet fraud is the monetary gain, children of the rich are being attracted by other factors aside financial gratification. It is on this note that understanding how young people are initiated, and the possible roles of peers and parents become germane.

The traditional African values frown at illegality, especially stealing. The African adage that goes “I will rather become a slave rather than steal”, is a pointer to the fact that in older times, stealing of any sort was unacceptable. But in modern times, crimes such as internet fraud and Internet robbery are pronounced, and proceeds of such crimes are warmly received by the family and other social institutions. The traditional values of integrity, diligence and honour have been replaced by the money. With this erosion of values and concomitant political uncertainty, economic turmoil, high rate of youth unemployment and underemployment, it is unlikely that there will be a complete stop in internet fraud in the country.

Igba, Igba, Nwambam, Nnamani, Egbe and Ogodo (2018) observed that greed is another devastating wind in Nigeria that leads people to criminal activities because many people want to get rich quickly by all means. Socio economic status of family may have contributed to juvenile involvement in internet fraud. Remarkably some parents have nothing to offer regarding good morals and sometime encourage their children to make wealth not minding the method of it acquisition. A child from such home learns whatever he/she likes outside the home from peer groups and such learning can be dangerous. Adejoh, Alabi, Adisa and Emezie (2019) reported that 71% of Nigerian households are poor with the halving of this classified as core poor or very poor. About 77% of the urban and 68% of the rural family is considered poor. The Greater majority of the juveniles are poor. The poverty level of the rural people affects the juveniles negatively, and it leads to internet fraud. Achievement in terms of material wealth has taken a center stage in every facet of our lives, as most juvenile today now want to make it at all cost and with the

socio economic situation, many travel out of the country to other neighbouring countries to engaged in internet fraud (Fasanmi, Kaburuk and Ariyo, 2015). A society where need for achievement significantly predicts juvenile involvement in Internet crime needs to do value re-orientation, at least to save her existence.

Peer Influence on Juvenile Involvement in Internet Fraud

Internet fraud particularly among juvenile has continued to gain popularity as many young people are becoming attracted to the act. In fact, many youths in cities and rural areas have embraced Internet fraud as a way of life and a means of improving their economic condition, especially as unemployment rate continues to soar. Esiri (2013) who noted that one of the goals of peer influence is concordance, and the result of such is conformity to criminal behaviour (such as internet fraud) in delinquent subculture. It supports the assertion of Nsofor (2013) that peer group is an agent of socialization where young people internalise behaviours, the kinds of behaviour, whether good or bad, embraced by a child is contingent upon the characters of the peers. Adejoh, Alabi, Adisa and Emezie (2019) suggest that many young people get initiated into Internet fraud as a result of their interaction with the so-called yahoo-boys and yahoo-girls as well as their own quest to becoming rich and living a flamboyant lifestyle, especially when they compare their standard of living with those of others who are into the fraudulent act.

In the opinion of Ibrahim, (2016) internet fraud is learned from interaction with other persons in the process of communication. An individual is influenced to participate in internet fraud through watching and interacting with other individuals who are engaging in the criminal act. Regarding the role of friends, it was found that peer pressure is a complex factor in the explanation of young people's involvement in internet fraud (Ibrahim, 2016). Ige (2008) examined secondary school students perceptions of incidences of Internet fraud among school-age children in Oyo and Ondo states, Nigeria. The study indicated that students are being initiated into Internet crime by their friends in schools (secondary, polytechnics, and colleges of education). Furthermore, male students are more involved than their female counterparts, a reflection of what happens worldwide. Also, secondary school students' involvement in Internet crime is not a function of family socioeconomic status of their parents, as students from both rich and poor homes engage in the crime.

Juveniles often prefer to identify with their peer groups. This relate to the extent to which a youth is susceptible to influence from friends or significant others. Chan and Zhang (2007) noted that peer group with shared experience are an inevitable source of personal relationships. The frequent interactions with peers, particularly with deviant peers sometimes lead to the adoption of antisocial

behaviour for group conformity, which might led to interest in internet fraud. Juveniles need to formulate a new identity and to establish autonomy from their parents. The frequent interaction with peers, even more frequent than with parents, can lead to peers becoming the primary basis for social comparison. A generalized social comparison theory states that individuals compare their own material possessions with those owned by significant others to ascertain their social status (Saunders, 2001). However,

many research indicated that deviant peers had less influence on adolescents who had close relationships with their parents (Coombs, Paulson, and Richardson, 2014).

Atwai (2011) observed that Peer influence and socio-economic factors appear to be the major factors fuelling juvenile involvement in internet fraud such as computer hacking, online investment, identity theft and phishing. Atwai noted that having friends who engage in internet fraud is one of the greatest determinants in whether juveniles will commit internet fraud. In another related study, Holt (2011) administered a scientific survey to 435 students in a Kentucky school district. Study results showed that the biggest predictor that juveniles might engage in internet fraud is peer influence. He also observed that low self-control have both a direct and indirect effect, through other peers offending, on juvenile internet fraud. The study notes that both low socio-economic status and deviant peer associations have been linked, not only to internet fraud violations, but also to committing other crimes. Burton, Evans, Cullen, Olivares, and Dunaway (1999) observed that the younger a youth's age, the more imprudent behaviour they perpetrate among youths (12-30 years). This observation has implication for internet fraud practices. Age positively correlated with internet fraud, Females were very unlikely to commit internet frauds. Levels of Education have also been determined to be significant in the manifestation of criminal behaviour.

Studies on Internet Fraud among Juvenile

Catherine, George and Melissa (2014) examined juvenile and internet fraud occurrence in the United States. The aim of their study was to determine the predictor of internet fraud behavior among juveniles below the age of 18 years. One thousand six hundred and sixty nine high school students were selected for the study and data was collected using a structured questionnaire. The data collected was analyzed using multiple regression. They found that association with deviant peer and lack of self-control contributed to internet fraud behavior among juveniles. They recommended that school management should organize a program to sensitize the students on the punishment with internet fraud, and also cognitive training of self-control should be done to enhance the self-control of the juveniles.

Emma, Andrew, Jacqui and James (2015) conducted a study to examine the experience and effect of internet fraud on victims. Three hundred and fifty three participants were surveyed using online questionnaire. Descriptive statistics was used to analyze data collected, they found that internet fraud has effect on the mental health of the victims; they also found that victims of internet fraud experience high level of psychological distress.

Berry and Bainbridge (2017) examined the relationship between internet fraud victimization and demographic. Hundred people who use internet frequently were surveyed to ascertain their internet fraud experience and determine if any relationship exist between their demographics and victimization. They found that internet fraud experience of internet users varies according to their gender. Female tend to have more experience of internet fraud than male internet users.

Michelle (2018) conducted a study that examined how internet fraud leads to depression among adolescent in United States. He focused on determining the relationship between internet fraud and unhappiness of victims. Four hundred and thirteen students were surveyed and data collected were analyzed using descriptive statistics. He found out that depression is a serious effect of internet fraud among adolescents and having such experience has a psychological effect on the victim.

Bradford (2019) examined cybercrime perpetration among college students in Midwest United States. He focused on ascertaining the characteristics of college students who engage in internet fraud. He found out that internet fraud behavior is associated with students with low self-esteem and female college students appear to have more low self-esteem while low self-esteem is less related to internet fraud among male students.

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).

3.3 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 (0.04²) 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 were used for the study are Questionnaire and In-depth-interview. The results of the questionnaire were 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 juvenile involvement in internet fraud and susceptibility to peer influence questionnaire in Delta State. The instruments are 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; Susceptibility To Peer Influence Questionnaire 0.82, Internet Fraud Tendency Scale 0.84, and the general reliability of 0.83 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). 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 hypotheses 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 1: To establish the extent of relationship between family socio-economic status and juveniles involvement in internet fraud in Delta State.

Table 1: Correlation Coefficient of family socio-economic status and juvenile involvement in internet fraud in Delta State

		Family Monthly Income	Internet Fraud
Family Monthly Income	Pearson Correlation	1	-.289**
	Sig. (2-tailed)		.000
	N	591	591
Internet Fraud	Pearson Correlation	-.289**	1
	Sig. (2-tailed)	.000	
	N	591	591

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

The result in Table 1 shows that the correlation coefficient of family socio-economic status and juvenile involvement in internet fraud is -0.289. Thus, there is a very low negative correlation between family socio-economic status and juvenile involvement in internet fraud. This suggests that the higher the level of family socio-economic status, the lower the juvenile involvement in internet fraud and vice versa.

Research Question 2: To determine the extent of relationship between peer pressure influences and juveniles involvement in internet fraud in Delta State.

Table 2: Correlation Coefficient of peer pressure influences and juveniles’ involvement in internet fraud in Delta State

		Peer Pressure	Internet Fraud
Peer Pressure	Pearson Correlation	1	.599**
	Sig. (2-tailed)		.000
	N	591	591
Internet Fraud	Pearson Correlation	.599**	1
	Sig. (2-tailed)	.000	
	N	591	591

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

The result in Table 2 shows that the correlation coefficient of peer pressure influences and juveniles’ involvement in internet fraud is .599. Thus, there is a moderate positive correlation between peer pressure influences and juvenile involvement in internet fraud. This suggests that the higher the level of peer pressure influences, the higher the juvenile involvement in internet fraud. This is supported by data from in-depth interview with a senior secondary school student who said;

Peer pressure influence is the major factors fuelling juvenile involvement in internet. For instance, if you keep friends who are involved in internet fraud, it will not be easy not to join them. Also, low self-control have both a direct and indirect effect, through other peers offending, on youth cybercrime. This not only applies to internet fraud but also other social vices and crime.

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 family social economic status and juvenile involvement in internet fraud.

Hi: There is significant relationship between family social economic status and juvenile involvement in internet fraud.

Table 3: Analysis of Pearson Correlation for hypothesis two

		Family Monthly Income	Internet Fraud
Family Monthly Income	Pearson Correlation	1	-.289**
	Sig. (2-tailed)		.000
	N	591	591
Internet Fraud	Pearson Correlation	-.289**	1
	Sig. (2-tailed)	.000	
	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 Ho and accept Hi. 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 -0.289 is less than the tabulated value of 0.195, this implies that the null hypothesis is accepted and the alternate hypothesis is rejected.

Hypothesis two

Ho: There is no significant relationship between peer pressure influence and juvenile involvement in internet fraud in Delta state

Hi: There is a significant relationship between peer pressure influence and juvenile involvement in internet fraud in Delta state

Table 4: Analysis of Pearson Correlation for hypothesis three

		Peer Pressure	Internet Fraud
Peer Pressure	Pearson Correlation	1	.599**
	Sig. (2-tailed)		.000
	N	591	591
Internet Fraud	Pearson Correlation	.599**	1
	Sig. (2-tailed)	.000	
	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 Ho and accept Hi. 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 0.599 is greater than the tabulated value of 0.195, this implies that the null hypothesis is rejected and the alternate hypothesis is accepted.

Discussion of Findings

The result in Table 1 shows a very low negative correlation between family socio-economic status and juvenile involvement in internet fraud. This suggests that the higher the level of family socio-economic status, the lower the juvenile involvement in internet fraud and vice versa. On the other hand, the finding indicates no statistically significant relationship between family social economic status and juvenile involvement in internet fraud. This shows that low level of family income would lead to higher juvenile involvement in internet fraud. This finding is in line with Birckhead (2012) that inability to afford certain basic commodities such as food and clothing, has significantly contributed to juvenile involvement in crime. According to him, areas

with high rates of poverty have correspondingly high rates of juvenile crime. Registered juvenile delinquents are concentrated in urban areas that coincide with low poverty indices, while they are thinly scattered in better residential areas. High concentrations of juvenile delinquents can thus be found in the slums of large cities, associated with extreme levels of poverty, bad housing, overcrowding and a severe lack of recreational facilities.

The result in Table 2 shows a moderate positive correlation between peer pressure influences and juvenile involvement in internet fraud. This suggests that the higher the level of peer pressure influences, the higher the juvenile involvement in internet fraud. On the other hand, there is a statistically significant relationship between peer pressure influence and juvenile involvement in internet fraud in Delta state. This shows that an increase in peer pressure influence would lead to higher juvenile involvement in internet fraud. This finding is in line with Esiri (2013) who noted that one of the goals of peer influence is concordance, and the result of such is conformity to criminal behaviour (such as internet fraud) in delinquent subculture. It supports the assertion of Nsofor (2013) that peer group is an agent of socialization where young people internalise behaviours, the kinds of behaviour, whether good or bad, embraced by a child is contingent upon the characters of the peers. Adejoh, Alabi, Adisa and Emezie (2019) suggest that many young people get initiated into Internet fraud as a result of their interaction with the so-called yahoo-boys and yahoo-girls as well as their own quest to becoming rich and living a flamboyant lifestyle, especially when they compare their standard of living with those of others who are into the fraudulent act.

Conclusion

The current study sought to explore socio-economic status and peer influence as correlate of juvenile involvement in internet fraud in Delta state. The findings also indicated that peer influence and materialistic values influence juvenile involvement in internet fraud. However, from the various results it is imperative those juveniles who are more susceptible to peer influence, that places high premium for materialism values and are impulsive has greater tendency to perpetuate internet fraud. In some cases, such youths may either be involved in such behaviour or are likely involved in other types of fraudulent conducts. 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 formulate policies to help change socio-economic status of family and curtail the rise of poverty in the society.

- Media and social media should promote public education on positive Internet usage through the use of media that is, print and electronics.

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