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**Internet Fraud**

The Internet is a global wide area network that connects computer systems across the world. The internet is a double edged sword. On one hand, it had made our lives very easy and on the other hand, has served as a medium of different cyber crimes including internet fraud. Internet fraud is a type of cybercrime fraud or deception which makes use of the Internet and could involve hiding of information or providing incorrect information for the purpose of tricking victims out of money, property, and inheritance. (Techterms (2015), Nicky LaMarco (2019))

**Types of internet fraud**

Some common Internet fraud activities include:

1. Phishing E-mail

2. Nigerian Prince and Yahoo

3. Lottery fee and Online dating scams

4. Identity theft

5. Credit card fraud

6. West-African scam

7. Investment fraud

A Phishing scam can be perpetrated through E-mail or through the social media. An Email or a message is sent to the victim in whom they will be required to provide valuable information about themselves that will enable the criminal to steal money or other valuable data from the victims. They usually put up a front of urgency like telling the victims that there's a problem with their bank and asking them to state personal information like their Bank Verification Number (BVN). After the information is supplied, they carry out their fraudulent acts.

Other forms of internet fraud very common in Nigeria are Nigerian Prince and Yahoo. The Nigerian Price is one of the oldest tricks in the book and is also called the Nigerian 419 scam named after the section in the Nigerian Criminal code that bans the practice. The scammers put up a wealthy front and tell their victims they need help in accessing their inheritance in which they will get a portion of the wealth in return. The scammers tell the victims to send an amount of money in order to access the wealth and they continue doing this until they completely drain the victims of their money. Yahoo is also another popular cyber crime in Nigeria scamming foreigners of their money by setting up fake business investment programs and platforms.

Lottery fee scam is another popular form of internet fraud. Scammers play on your imagination by telling you that you have won a lottery and will be able to access it as soon as you pay a small fee. You will be caught up in the imagination of achieving your wildest dreams that you forget that you've never purchased a lottery ticket in your life. The Anticipation and anxiety will make you pay the fee immediately only to realize later that you have fallen victim of fraudsters. Another one similar to this is the online dating scam. Scammers take advantage of those looking for love on dating sites by asking them to send money to them or provide information that will enable them to dupe those on the site. Other forms of internet fraud include Identity theft, Credit card fraud, West-African scam, Investment fraud and so on.

**Causes of Internet fraud**

The reason internet Fraud is so rampant now can be due to various reasons. One of them is greed. Many people today want to attain a certain level of success at a particular age and they have no intention of working hard for it. They therefore decide to take shortcuts by indulging in criminal acts including internet fraud. Another major factor is Poor Parental Upbringing. Some Parents, after giving birth to their child, don't give the child the moral upbringing and essentials that the child is entitled to. One way or the other, the child gets mixed up with the wrong crowd and is taught criminal acts. Proper Parental Upbringing is paramount because if the foundation is faulty, the house will collapse.

Peer pressure is another major cause of Internet fraud. This is popular in the higher institutions. Some are from poor backgrounds and is surrounded by affluent people, so as to have a sense of belonging; he/she might look into other ways to make money including internet fraud. Also, when offenders are caught, they feel no form of remorse as the punishment imposed by the government is quite lenient. They therefore do their criminal acts confidently knowing very well that they will do time if they are caught but they are not afraid because in no time, they are out of prison.

Generally, Poverty is the major cause of many crimes nowadays and it will be of no surprise that it affects internet fraud too. Many people engage in internet fraud as they are no jobs for them in the country. Unemployment is on the rise in the world although efforts are being made to curb it but people who don’t have access to jobs and have to make ends meet look for easy way to make money, they turn to various crimes such as Internet Fraud. Also Youths nowadays are extremely lazy and want nothing to do but they also want money in their pockets.

**Conclusion**

The above stated internet fraud needs to be curbed in the society and its solution starts with Parents. Parents should bring their children up in the right way, teaching them moral values and consequences of their wrong actions. Not only that, Parents should provide children with necessary things so as to avoid bad virtues like Covetousness and Greed. Secondly the Government should ensure that offenders are severely dealt with so that they can serve as examples to others not to indulge in criminal acts. The Government should also provide enough jobs for the population of their country so as to reduce the rate at which cyber crime is going. Government should also make it compulsory for every school to teach their students entrepreneurship skills so they can be self employed later in future even if Jobs aren't available to them. The law enforcements put in place to curb this should be properly funded and provided with what is needed to find, fight and catch the perpetrators. Lastly, the public should be enlightened on what internet fraud entails and the dangers/consequences that come along with it.

Internet Fraud is bad and like other social vices, there is no justification for it. Indeed these are hard times but however together, we can control and cancel out this crime and make the world a better place.

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