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**ONLINE FRAUD**

Online fraud is a type of cybercrime which makes use of the internet and involves hiding of information of giving false information to a victim for the purpose of tricking victims out of money property and inheritance. Internet fraud is a problem that has become widespread in the recent years. It is not considered a single crime but it covers a large range of illegal and illicit actions that are committed cyberspace. Online fraud has been going on for a very long time now it was first noticed in the year 1994 and it has increased a lot since then.

Impersonation is one of the most commonly used type of online fraud in Nigeria today. Fraudsters have developed a means in which they create fake accounts or hack the accounts of various people on the most commonly used social media platforms such as INSTAGRAM, FACEBOOK AND WHATSAPP. Online fraudsters use these platforms to trick or deceive people to give up their money. In Nigeria today online fraudsters trick the white people to get a huge sum of money in dollars they make up fake reasons such as they have a place for sale or they are organizing a charity and money is needed or is some cases they use romance to lure their victim.

Online scammers in Nigeria also use your bank as a way to scam you. Online scammers send a message or call a person to inform them that there is an issue with their account or their credit or debit cards asking for the details of your account or card and once they have these details they can they easily hack into the account and take the amount of money they want to take from your account.

Online fraud is a punishable offence against the law a person who engages in fraudulent activities would the arrested and asked to pay a huge sum of money when caught. Recent news has shown that a well-known Dubai based Nigerian socialite Raymond Abbas popularly known as hushpuppy has been arrested by the Dubai police on allegations of fraud. They were involved in a well planted international fraud of about DH1.6 billion in dirhams they are currently being held by the Dubai police and will have the weight of the law on him and his crew members.

Online fraudsters can also be identified easily though some of them make it hard to be known. Online fraudsters usually use fake photos that they find on internet to trick their victims making them think they are either a big time celebrity or a person from a different country. You will also never find anything concrete on that particular person. Most scammers don’t live in the same country you live in.

 Most scammers will take liberty of talking to you daily for hours to make sure there is bonding and a good friendship between them and at some point start professing their undying love for their victim and after a while when they know the bond is strong. After they have known the love or the bond is close and you would not want to see him suffer or in a bad condition they then go on to ask for your help and once you have given them what they need you will never hear from them again.

We can prevent being defrauded through different ways. We can use the two step verification on our applications for better protection and making the app hard to hack into by the scammers. We should also avoid sharing basic and financial details such as address, date of birth, full name, account details, names, etc.

The government can also help in reducing the rate of online fraud by providing sufficient job opportunities for people most especially the youths as they are very hardworking and resilient this I a good strategy as it would reduce the interest in online fraud. The Nigerian government can also involve the private sector both foreign and local investors by making the business environment conducive enough for the workers. This can be achieved by reducing the tax rates, limiting state regulation and enforcing contracts fairly.

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MEDIA AND COMMUNICATION STUDIES