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Menace of Internet Fraud on Nigeria Youth: Lesson from the Indonesia Experience

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Abstract: The quest for fast wealth acquisition through internet fraud among the Nigerian youth has become a common lifestyle. That education among the Nigerian youth is considered a scam, given the poor economic level of the country and the inability to secure a job after graduation. Although several laws prohibit internet fraud in Nigeria, there seems to be a surge of internet fraud and a setback in educational focus among the Nigerian youth. However, Indonesia though has similar challenges but has been able to surmount and curtail incidences of fraud.
Purpose: In this regard, this study tends to examine the menace of internet fraud in shackling the Nigerian youth from an educational focus and how the Nigerian government can learn from the Indonesian experience in curbing the incidence of fraud through legal and educational policy.
Design/Methodology/Approach: The study adopts a doctrinal method of study; primary and secondary sources of authority were relied on in sourcing for data. The data obtained was analysed using a descriptive and analytical method of study.
Findings: The study therefore found that the prevalence of internet fraud among Nigerian youth is as a result of unemployment, poverty, poor educational policy, and the

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syndrome of getting rich quickly through internet fraud. The study further found that the educational process among Nigerian youth has been severely affected due to the prevalence of internet fraud. Also, it was also revealed that the Indonesian government through effective legal, educational, and socio-economic policy has been able to curtail the incidence of internet fraud among its youths.
Originality/value: The study therefore contributes to the existing body of knowledge as it concerns curtailing the incidence of fraud and enhancing education. Furthermore, the study also achieves a high focus on education among the Nigerian youth by identifying the fact that the Nigerian government needs to incorporate the Indonesian government's legal and educational policy that tends to promote education among its youth. This will also result in a cross-cultural ideology in resolving the menace of internet fraud.
Keywords: Internet; Fraud; Youth; Nigeria; Indonesia
Paper Type: Article-Research

Introduction

In the annals of human history, certain happenings are remarkably important and unforgettable. One of these cogent happenings is the invention of digital technology (Onyema, Anthonia, and Deborah 2019). The invention and projection of the internet have marked a significant turnaround in the lives of users all over the world (Chukwuka 2022). The record has shown that since its invention the world has never remained the same. To say the least, digital technology has greatly enhanced global business deals and social interactions among the members of the public (Osuji and Amadi 2020). It has made the entire world a global village where almost all and everything can be done from the comfort of one's home or office (Aidonojie, Adebayo, Obieshi, et al. 2024). To this extent, therefore it is not subject to any dispute that digital technology has come to offer a plethora of opportunities to be explored by the members of the public (Ayodele, Oyedeji, and Badmos 2022). There are young men and women today who are self-employed through the innovative activities of digital technology (Aidonojie, Eregbuonye, Majekodunmi, et al. 2024). Others have created niches for themselves through the myriads of opportunities that Internet activities offer (Balogun, Lawal, and Ekundayo 2023).

While this digital development is commendable, however, it suffices to state that the misuse and abuse of Internet activities by the youths to commit crimes, Internet fraud, and theft is lamentable (Abu, Mustapha, and Janet 2018). This is concerning the fact that these fraudulent activities have negative effects on businesses, education, religion, homes, and families. Little did the inventors know that the digital internet could be used as a platform for criminal activities (Aidonojie, Majekodunmi, Obieshi, et al. 2024). Unfortunately, some of its users especially the youth have made it an avenue to perpetrate all manners of financial, economic, and social crimes thereby inflicting pain on businessmen and women, educationists, academicians, parents, siblings, organizations, and industries within the global environment world (Donner 2016).

Over the years, Nigeria's educational system has been adjudged to be poor because of the traditional means of teaching among others (Aidonojie, Majekodunmi, Eregbuonye, et al. 2024). The Internet invention and its extension to the Nigerian hemisphere were greatly celebrated because a whole lot of Nigerians saw the internet as a necessary tool that would dramatically improve, enhance, and propel the Nigerian educational system greatly (Ojiego 2021). But to their total dismay and utter consternation, the academic performance of so many students began to drop, and the moral upbringing of so many students began to reduce drastically. At the same time, Nigerian students now buy expensive cars, phones, laptops, etc. without any known sources of income. Research has shown that a lot of students no longer attend classes, some do not write their projects nor even sit for exams but rather go partying and clubbing (Tukur and Adamu 2018). It is so unfortunate and ironic that what has been long celebrated as a necessary tool for the improvement of our educational system has drastically brought down the educational system that it was meant to improve. The Kenyan legal expert and seasoned speaker, Professor Lumumba while addressing the Nigerian National Assembly made mention of the fact if you are looking for Yahoo boys, they are Nigerians and who are these people? The youth in our universities, colleges of education, secondary schools, and on the street (Adeniran 2008). The effect of this practice on the Nigerian educational system is adverse and tremendous. However, it must be noted that the major cause of internet fraud among the Nigerian youth is as a result of poor and ineffective legal, educational, and socio-economic policies of Nigeria.

It must be noted that Indonesia like Nigeria is also fast developing concerning the incorporation and use of digital technology in virtually all of its sectors (Umar and Sokari 2020). While they have been a positive impact of the use of digital technology among the Indonesian youth, however, it suffices to reiterate that there is also a negative impact of digital technology on the Indonesian youth. This is concerning the fact that over the years there has been an incidence of internet and cyber fraudulent activities among the Indonesian youth, which has resulted in serious decadency in the society and a threat to Indonesian society and its future leaders (Ekere et al. 2020). To lend a lasting solution to this menace, the Indonesian government has sought to through its legal, educational, and socio-economic policies check and curtail the incidence of the internet or cyber fraud among its citizens (Aidonojie et al. 2021).

Concerning the above, to this end, this study adopt a hybrid method of study involving a doctrinal and non-doctrinal method of study in examining the Menace of Internet Fraud in among the

Nigeria's youth to curb the fast-growing evil that is eating deep into our educational system. Also, the study tends to interrogate how the Indonesians have been able to surmount these challenges, to improve the situation of digital technology among the Nigerian youths.

Methods

In other to attain a better examination and assessment of this study entitled "The Menace of Internet Fraud on Nigeria Youth Education, learning from the Indonesia Experience", the study adopts a doctrinal method of study. The doctrinal method of study places reliance on primary and secondary sources of research material such as laws from Nigeria and Indonesia, also academic scholarly literature where also utilized.

The essence of the doctrinal method of study aims to effectively theorize and examine the trends and causes of internet fraud among the Nigerian youth. Furthermore, it is also aims to conduct an assessment concerning the trend and causes of internet fraud among Nigerian tertiary education students. Furthermore, it is also aimed at taking a precautionary measure adopted from the Indonesia experience to curtail the incidence of internet fraud in Nigeria.

Discussion and Findings

Legal and Socio-economic Issues Concerning the Nigerian Youths and its Education

The level of sustainable development of every given society is often influenced by the nature of its investment in its youth who are considered the future leaders (Iyamu and Chiedu 2020). In this regard, several developed countries have sought the need to invest more in the education and craftmanship of their youths through robust and enhanced legal and socio-economic policies as it concerns and affect their youth welfare and education well-being. In this regard, it is very evident that most technological and sustainable development currently trending within the developed nation is a result of the good culture youth have been enlightened concerning the moral and ethical use of their knowledge and talent towards their societal development and growth (Aidonojie and Odojor 2021).

However, the Nigerian youth is often considered as the future leader and nation builders. However, the legal and socio-economic policies of Nigeria as they concern the Nigerian youth do not seem to align with the mere saying that the Nigerian youth is the future leaders (Alade 2020). This is concerning the fact that education that is supposed to shape, prepare, and aid the Nigerian youth in critical thinking, and instill a value of discipline, respect, tolerance, and the spirit of cooperation is not encouraged and promoted among the Nigerian youth. This is concerning the fact that financing of tertiary education in Nigeria is a major challenge to most Nigerian youth from low-income households (Irewole 2019). This inability to finance or pay tuition fees by the Nigerian youth has resulted in the ability to access higher education training, thereby resulting in many Nigerian talented and gifted youth forfeiting their academic dream and stumbling to the street as internet fraudsters to earn a living. However, it can be argued by the Nigerian government that they have set the pace of financing tertiary education in Nigeria through the Enactment of the Student Loan Act of 2023. However, it suffices to state that the law is just a fanciful disguise and has further compounded and instilled more education problems. This is concerning the fact that a cursory review of the Student Loan Act is ridden with the following challenges and obstacles that could limit an individual from assessing the loan (Aidonojie, Nwazi, and Eruteya 2022).

The procedure provided for obtaining student loans to finance tuition fees in Nigeria is quite cumbersome and stringent that individuals from low-income income will not consider the option of assessing the loan

i. The Nigerian student loan law allows students of federal and tertiary institutions to assess the loan, thereby denying a large portion of students within the private tertiary institutions
ii. The Nigeria Student Loan Act covers just tuition fees as provided in section 3 of the Act, in this regard, education research fees, expenses for people with disability, and functional fees are not provided for, in this regard, the student is still saddled with education fees challenges
iii. The Nigeria Student Loan Act does not provide for grants to students, just loans alone which is still a burden to the students
iv. Unlike other countries that through their student loan act or education laws provide for scholarships, The Nigeria Student Loan Act does not provide for a scholarship scheme for students to access
v. Penalties for default or failure to the loan as stipulated in 18(6) of the Act, are quite stringent that it discourage students from assessing the loan

The above, cumulated challenges serve as a major challenge that could discourage the Nigerian youth from low-income households in assessing loans to finance their dream education or vocational craftmanship (Aidonojie, Ikubanni, and Okuonghae 2022). Hence, the quest of sourcing for survival and getting wealth in a fast means through internet fraud.

It must be noted that in Nigeria the challenges concerning tertiary institution loan law have adversely affected access to quality education, most especially for students from low-income status or background. The Nigerian Education Research and Development Council, stated that inadequate funding for most individuals from economic disadvantage backgrounds often prevents them from furthering their education. According to the

National Bureau of Statistics in 2020, they state that 20% of Nigeria from the age 18 to 25 enrolled in higher institutions. These findings re-echo the challenges as they concern the accessibility of funds in financing tuition fees and other expenses in tertiary institutions in Nigeria. Furthermore, the National University Commission in Nigeria also stipulated that apart from the strict requirement as it concerns higher institution loan laws in Nigeria, however, the application process also makes it difficult for individuals to proceed to apply for the loan. They stated the example of individuals residing in rural and developed environments who may lack the necessary digital skills to complete the online application process for loan facilities.

Furthermore, it suffices to reiterate that Nigeria though considered the giant of Africa, is faced with a high level of youth unemployment (Osuchukwu, Obuezie, and Ogwuche 2018). The major cause of unemployed graduates in Nigeria is as a result of inadequate and poor educational, legal, and socio-economic policies. This is concerning the fact that in Nigeria, the educational system is still utilizing the old curriculum that is considered outdated and does not match the current labor market demand. Furthermore, the lack of incorporation of practical and vocational training in Nigeria's curriculum is also a major challenge resulting in unemployed youth thereby leaving its youth with just theoretical knowledge that will serve them no use in society. Hence, the quest to find illegal alternative means (such as internet fraud) for survival or garner fast wealth, just the politicians and the elite in the society (Ebenezer 2014b). Furthermore, it suffices to state that Nigeria's socioeconomic policies have not been favorable to the Nigerian youth. This concerns the fact that the Nigerian government over the years has placed more focus on revenue generation and oil exportation, rather than focusing on investing in relevant sectors such as agriculture, technology, industry, manufacturing, and power, and creating an enabling environment where businesses thrive. In this regard, investing in this sector could also enable Nigerian youth to earn a decent living after graduation, thereby distracting them from cyber-related fraudulent activities (Isebe, Ejedafiru, and Emo-Okpidi 2018). Also, the procedure for seeking employment in Nigeria has been hijacked by the elite and politicians, and the best brain or merit is no longer considered a criterion for employment screening. In Nigeria, to secure an appointment is majorly the politicians or the elite in the society such as job seekers know who status of one's family in the society. Hence the saying by the Nigerian youth "that education is a scam, and that internet fraud is the sure and easy way to wealth".

Furthermore, celebrates the elite and political theft who stole and squandered the wealth of the Nation in the eyes of the Nigerian youth (Osisanwo, Ehioghae, and Abdulsalaam 2020; Eze-Michael 2021). Though several anti-corrupt laws tend to prohibit and require the prosecution of these political and elite thieves, however, the prosecution and enforcement tend to be weakened by these elite and political robbers. Prominent cases of corruption often end with minimal repercussions for the perpetrators, who are instead elevated and celebrated within society (Osuji and Amadi 2020). This, in essence, has resulted in negatively impacting the Nigerian youth to venture into the get-rich-quick business venture, instead of focusing on developing their skills and talent through education and craftmanship. This is concerning the fact that ethics and discipline instill in them that success is achieved not through hard work or education, but through corrupt practices such as internet fraud or other illegal means.

In this regard, it suffices to state that for Nigeria to resolve this issue of internet fraud among its youth, there is a need for a robust reawakening and enhancement of its legal, socio-economic, and educational policies as it affects its youth in its territory.

The trend of Internet Fraud among Nigeria Youth

Internet Fraud is simply a modern means devised by Internet users to defraud people of their money and to take advantage of the victims of their properties (Donner 2016). This practice includes cybercrime activity which is carried out online on the internet or by email. Others include internet theft, Yahoo, phishing, and hacking activities which is a smart and well-calculated arrangement to scam people out of money (Ayodele, Oyedeji, and Badmos 2022). The concept of Internet fraud is not new in the research domain. It should also be noted that it is not in any way peculiar to the Nigerian research metropolis. Concerning researchers and academia in this regard, Okeshola and Adeta have described internet Fraud as a worldwide phenomenon that exact widespread threats in different parts of the world including America, Asia, Europe, and Africa (Iloanya, Eneh, and Ogu 2024). They added that the threat exacted by internet fraud on the global environment has the potential to cause injuries to national, regional, and global security and financial well-being. According to Kenneth Iloanya and Ogechukwu Amina Ogu, internet fraud includes every kind of crime commission carried out on the internet with the use of electronic equipment (Iloanya, Eneh, and Ogu 2024). Internet fraud has also been used interchangeably with computer fraud and submitted that Internet fraud is the most predominant form of cybercrime among Nigerian Youth (Aidonojie 2024).

Undeniably, the projection of the internet revolution in Nigeria has enormously enhanced Nigerian Youth Education in Nigeria Tertiary Institutions as well as the entire Nigerian academic ways of life. Concerning learning and lecture deliveries, the internet revolution has changed the traditional teacher-controlled classroom instructions to a much more advanced, coordinated, easier, and modernized way, computer-aided learning (Chukwuka 2022). The use of tools like search engine tools has added value to the whole learning process. Furthermore, the internet has made the use of the library easier and more made the traditional way of using the library less useful. This is because students can from anywhere around the world access thousands of materials stored up on the internet for their use (Moruf and Adeleke 2018). With all these developments one will think that students will take advantage of it and improve themselves in their studies. But this is not the case today as students have closed their eyes to this good feature of the internet. They have rather chosen to misuse and abuse the internet as a platform for criminal activities and thus abandoned their studies and resorted to internet fraud (Babatunde and Olanrewaju 2015). The effect of this is adverse on their education and it has impacted the whole Nigerian educational system badly.

It must be noted that in 2019 it has been acknowledged that internet fraud harms the Nigerian education system. However, the Economic and Financial Crimes Commission, has opined that there is no proper documentation of the impact internet fraud has on student learning and academic performance in tertiary institutions. However, this challenge of lack of data has been laid to rest, this is concerning the fact that, in 2021, the Nigeria Education Research and Department Council surveyed 5,000 students in several universities to ascertain the effect of fraudulent activities on student academic performance. The study found that student who engage in internet fraudulent activities spent more than 12 hours daily on their nefarious fraudulent activities. Hence, the outcomes often lead to poor academic performance, resulting in a 0.8% decrease in their GPA when compared to their peer not engaging in internet fraudulent activities. Furthermore, from the survey conducted by the Nigeria National Bureau of Statistics, their findings reveal that 15% of Nigerian tertiary institution students often engage in internet fraud. Concerning this their performance is often very poor and could result to dropping out from school.

Concerning this, there remains today a great concern from parents, teachers, lecturers, the Nigerian government, and of course well-meaning Nigerians, because of the alarming negative effect that internet fraud is having on Nigerian Youth education which affects its pedigree at the international level. It is disheartening that in their research Muraina and Muraina aptly found Nigerian to be a breeding ground for internet Fraudsters (Babatunde and Olanrewaju 2015). Supportive of this is the report submitted by a Global Network Cyber Security Vendor, Check Point which placed Nigeria as the 16th cyber-attack vulnerability in the entire African landscape. Furthermore, it has be opined that the global perception of Nigerians as fraudsters is justifiable because the number of Nigerians who have been implicated or indicated in internet Fraud is more than any other nation of the world (Onyema, Anthonia, and Deborah 2019; Chukwuka 2022). The Nigerians here are of course the youth who should be assiduously studying in the tertiary institution. Olaide and Adewole stated in their research that cybercriminals in Nigeria are youths.

In their studies, Jegede (Ebenezer 2014a) seem to have placed all the blame for youths' involvement in cyber-crime-related activities on the Nigerian government, as result of its inappropriate and weak legal, educational, and socio-economic policies. They stated that the state of society has a way of influencing people into certain things, such as the internet and cyber fraud-related activities (Obiezu 2021; Madondo, Sithole, and Chisita 2017). To them, the failure of the Nigerian government to provide its citizens with basic human needs such as employment and take care of their basic social, economic, and educational needs is the reason for the youth's massive involvement in Internet Fraud. Concerning this, it suffices to ask whether the surge of internet fraud could better the situation of the country and its educational system. The answer is no, because education is the bedrock and a wheel upon which development rides (Ebenezer 2014a). The effects of Internet Fraud on Nigerian Youth Education being adversely negative is dangerous for the entire well-being of Nigeria. Since youths are the leaders of tomorrow, if these internet fraudulent activities continue to surge, Nigerian future leaders (the youth) may become a nation of fraudsters. This is because the majority of Nigerian Youths have placed education far from them as the least considered way of self-development and have embraced internet fraud (Adeniran 2008). In this regard, it suffices to state that Internet fraud is gradually destroying the Nigerian educational system and its youth, and in turn destroying Nigeria, because without a good educational system, a country cannot make any meaningful development.

Legal Framework Prohibiting Internet Fraud in Nigeria and Indonesia

In the history of the world, we are in a stage where everything is governed by the law. Today every nation has its legal system and whatever goes on in that country is determined by their legal system. In fact, a proper understanding of the Holy Bible will reveal that even God's kingdom is regulated by a legal system, the 10 commandments. In this regard, the question of the existence of a well-structured legal framework prohibiting internet fraud in Nigeria is a very crucial to at this perilous time of internet fraud. This is especially because internet fraud is a criminal offence and in Nigeria by section 36(12) Constitution of the Federal Republic of Nigeria, it is a settled law that a person cannot be convicted for a criminal offence that is not defined and its penalty well set out in a written law. The implication of this is that for anyone to be charged, tried and be convicted for any criminal offence in Nigeria. The criminal offence for which he is charged must be known to the Nigerian Law. It is not doubt that internet fraud is taking over the internet space today especially by the Nigerian Youth but whether or not internet fraud is a crime in Nigeria is a question begging for answer. However, given the fact that the amendment of the Evidence Act, 2011 which made electronic evidence admissible could not fill in for the dire need of a specifically well-structured legal framework for internet fraud within Nigerian legal space. It is on the basis, that the Nigerian Law makers well decided to take step to the right direction concerning laws as relate to prohibiting internet fraud in Nigeria and same will be discussed hereunder.

The Cybercrimes (Prohibition, Prevention, Etc.) Act, 2015 was signed into law by President Goodluck Jonathan who was the president of the Federal Republic of Nigeria and Commander-in-Chief of the Armed Forces on the 15th day of May, 2015. The journey that resulted in the enactment of this law started sometime earlier in February, 2015 when the government decided after critical analysis to adopt a National Cybersecurity Policy and Strategy drafted by Committee called Inter-Ministerial Committee under the supervision and coordination of the office of the National Security Adviser. The aim and objective were to stop and forestall the high level of Internet Fraud in Nigeria, particularly on the common belief that the information and communication technology pose threats to Nigeria national security with specific target to its economic, political and social fulcrums. Concerning this, the Cybercrimes (Prohibition, Prevention) Act, 2015 was enacted as the legal framework prohibiting internet fraud within the Nigerian legal space. By Section 1 of the Cybercrimes Act, it is meant to promote cybersecurity and prevent cybercrime.

By virtue of Section 2 of the Act, the provision of Cybercrimes Act, 2015 applies throughout the federation. Section 5 of the Act, prohibits internet fraud in Nigeria. It provides for offences and their penalties. In Section 5(1) to start with provides that anyone who commits offence against critical national information infrastructure shall be liable on conviction to a maximum of ten (10) years imprisonment without any option of fine. In Section 5(2) however, the Act provides that in an event where the offences committed resulted in causing bodily harm then the punishment is a maximum period of 15 years without any option of fine also. Where the offence resulted in death the punishment is life imprisonment. In Section 6, the Act provides that any form of unlawful and unauthorised access to computer or network whether in part of in whole with any form of fraudulent intent commits and offence punishment on conviction with a maximum of 5 years imprisonment or N5,000,000 fine. Where however, the access was with the intention to obtain computer data, securing access to any program, to obtain commercial or industrial secrets or any classified information the punishment is a maximum of 7 years imprisonment or a fine of N7,000,000. Interestingly, the Act further provides that where any person in the course of committing the offences stated in Section 6(1 and 2) used any device to prevent himself from being recognized or identified as one who commits the crime such a person by doing so commits another offence punishment on conviction with 7 years' imprisonment or a fine of N7,000,000 or both. In Section 7, the Act directs that taking effect from the date of its commencement all person who operates cybercafé must register with Computers Professionals' Registration Council and also with the Corporate Affairs Commission as a business name. Furthermore, cybercafé operators must keep a record of users which must be made readily available for law enforcement personnel when needed.

It suffices to say, that the above provision indicates that there are provisions in the act to fighting and strictly prohibit internet fraud. If necessary, cooperation is given by all cybercafé operators the level of Internet Fraud will reduced drastically. To reinforces this, the Act in Section 7(2) provides that if any person uses cybercafé to perpetrate internet fraud of any kind, he shall be liable on conviction to 10 years imprisonment or N1,000,000 fine or both. This is very commendable as this will serve as a deterrence to person who decides to use their cybercafé as a platform for internet fraud. However, the position is even made stronger and stricter in Section 7(3) of the Act where it expressly stated that where there is any form of connivance the cybercafé operator will be personally liable for an offence. Furthermore, in Section 13 the Act prohibits any form of Internet related forgery providing that anyone who intentionally gained access to a computer or network and then alters, delete or suppresses any data resulting in an unauthenticity with the intention that same be acted as being genuine is guilty of an offence under the Act and liable on conviction to not less than 3 years imprisonment or N7,000,000 fine or both.

Most relative and important, Sections 14 of the Act prohibits any form of computer related fraud. In Section 14(1) where a person with his knowledge and intention acted without authority or with excess authority to make others lost their property to another by any means such as altering, erasing or suppressing data in a computer whether to obtain economic gain for himself or another such a person commits an offence under the Act and on conviction he is liable of not less than 3 years imprisonment or a fine of not less than N7,000,000 or both of them. This commendable as this constitutes a strict Prohibition of Internet fraud. In addition, Section 14(2) states that persons who send electronic messages misrepresenting facts so as to deceive and defraud the recipient of their belongings commits and offence under this Act. The punishment for this on conviction is not less than 5 years imprisonment or a fine of not less N10,000,0000 or both. Very commendable as this will serve to deterred internet Fraudsters who cause damage and losses to internet users in Nigeria and beyond. Section 14(3) prohibits franking of electronic messages that are designed to defraud others. Where any person Frank such messages knowing what it is meant for and he himself does so with the same intent then he commits an offence and he is liable for not more than 3 years imprisonment or a fine of not more than N5,000,000 or both. Section 14(4) of the Act is interesting. It prohibits internet fraud in the public and private sectors. The target is on those who are employed into any of the sectors and who in the course of performing their duties manipulate the computer devices with the intention to over pay or under pay employees in the sector. Any persons who do that commit an offence under the Act is liable on conviction to a term of not more than 7 years. Additionally, he must forfeit all the proprietary interests he has in the stolen money or property to the bank, financial institution or the customer as a case maybe.

Furthermore, to ensure for the proper implementation of the above, the Act has made it a sense of duty for private sectors such as ISPs, telecommunication operators and financial institutions to report and give the law enforcement authorities and the Nigerian Computer Emergency Response Team (ng-CERT) the necessary cooperation that will ensure for the safe use of the internet. For the records, the Nigerian Computer Emergency Response Team is a strategic management and administrative functionary created in the office of the National Adviser to manage the risks of cyber threats in the Nigeria's internet space and to effectively coordinate incident response and mitigation strategies so as to prevent cyber-attacks within the Nigerian metropolis. The office of National Security Adviser is an office established under the Act to coordinate the affairs of the Law Enforcement Authorities. The Attorney General is also brought in to oversee and strengthen the legal and its institutional framework prohibiting internet fraud. Furthermore, the Act has established a regulatory body known as the Cybercrime Advisory Council and saddled upon it the responsibility of ensuring the effective implementation, capacitybuilding, multi-stakeholder engagement and inter-agency or international cooperation.

However, it suffices to state that the Nigeria Institute of Advance Legal Studies (NIALS) identifies the challenges often encountered concerning the implementation and enforcement of the laws concerning internet fraud in Nigeria. Their findings reveal that these challenges stem from the ambiguous language of the drafter of the laws and, the lack of specialized training and resources for law enforcement agencies has hindered their ability to effectively investigate and prosecute complex internet fraud cases. Corruption among the enforcers of the laws as it concerns cybercrime in Nigeria.

Indonesia like other countries has also had a surge and stride of technological development. It suffices to state that just like the use of technology has resulted in Indonesia's growth and development in virtually all sectors, however, it suffices to state that it has further necessitated the incidence of cyber-crime among its youth. It must be noted that to curb this menace, the Indonesian government has through laws and regulations prohibited and discouraged the engagement of its youth from engaging in cybercrime activities. This was made possible through the Electronic Information and Transactions Law (UU ITE) No. 11 of 2008. Article 27 of the law specifically prohibits the dissemination of deceitful information to deceive any persons through electronic means. Furthermore, it also states that it is an offense to use social media to threaten, extort, and scam anyone by depriving them of their belongings. Though Article 28 does not specifically address issues of fraudulent internet activities, however, by interpretation, it also relates to scams or phishing that tend to be employed as a tactic in exploiting social tension. In this regard, section 30 of the law specifically provides that any unauthorized access to a computer or electronic system is considered unlawful. It therefore provides for a stricter sentence or penalties against anyone indulging in internet fraud for financial gain or benefit. Furthermore, Article 45 also provides that any violation of articles 27, 28, and 30 of the law shall upon conviction be liable to imprisonment for 6 years and a fine of IDR 1 billion. Concerning the penalty therein for violation of cyber law in Indonesia, it suffices to state that is quite impressive and a good way to discourage and deter internet fraud and cybercrime-related activities. However, it must be noted that the Indonesia Electronic Information and Transactions Law (UU ITE) No. 11 of 2008 has an amendment known as Law No. 19 of 2016 (Amendment to UU ITE). Article of the amendment also reconfirms and affirms acts that constitute cyber-crime-related activities and therefore prohibit such acts. Also, Article 45A of the amendment further added more penalties as it concerns a victim of cyber fraud who suffers from any financial loss as a result of the fraudulent activities.

It must also be noted that the Indonesian Criminal Code is also a formidable law that tends to prohibit, deter, and penalize fraudulent internet activities among Indonesian youths and its citizens. This is concerning the fact that Article 378 of the Indonesia Criminal Code defined fraud to include any deceitful act, online fraudulent activities, or scam to benefit oneself by depriving others of their property or finances. Furthermore, Article 372 further stipulates and categorises fraud to include using internet fraudsters to embezzle and appropriate public funds or property. The Indonesian Criminal Code therefore places strict penalties on anyone involved in such acts of fraudulent activities as provided for in Articles 378 and 372.

To further show the Indonesian government's commitment to curbing internet fraud within Indonesia, several digital technology regulations have also been passed and adopted. One of such regulation is the Otoritas Jasa Keuangan (OJK) Regulation, which is translated to mean in English Financial Services

Authority Regulations. The Regulation is meant protect and prevent consumer from internet fraud. It also requires operator or owner of digital technology in various sector to ensure there is strict security measure concerning preventing and detecting fraudulent activities.

Concerning the above, it suffices to state that both the Nigeria and Indonesia government has a robust legal framework concerning the prevention, detection and deterrent of internet fraud within their jurisdiction. However, while internet fraudulent activities seem to have whittle down in Indonesia, however, this incidence of internet fraud seem to be on the increase in Nigeria. In this regard, it suffices to state that it is therefore the legal approach, education and socio-economic policies that tend to pose major challenges in curbing internet fraud among the Nigerian youth.

Legal and Educational Policy in Curbing Internet Fraud in Indonesia

It must be noted Indonesia is among the countries in Asia with an enormous population. However, just like several other countries that have encountered issues of internet fraud among its youth and citizens as a result of the recognition and use of technology in Indonesia (Pangestu and Dewi 2017). To curb this menace eating into the Indonesia system and distracting the Indonesia youth from their educational and craftmanship focus, the Indonesia government has sought through legal, socio-economic, and educational policies to checkmate and curtail the growing incidence of this menace that is gradually become a normal way of life of its youth and citizens.

The essence of the Indonesia laws concerning internet fraud is aimed at deterring its citizens from engaging in cyber-crime activities. This is concerning the fact that the Indonesian government enacted the Electronic Information and Transactions Law (UU ITE) in 2008, which was later amended in 2016. The law tends to provide for and address issues of internet fraud and cybercrime-related activities. In this regard, incidents or any act of internet fraud such as scams, phishing, internet stalking, and stealing someone's identity to commit fraud are prohibited and deterred by the Electronic Information and Transactions Law (UU ITE) (Lesmana, Afifuddin, and Adriyanto 2023). Concerning any Indonesian youth or citizens found guilty of internet fraud, the law therefore provides for a strict penalty and consequences (such as fines and long-term prison sentence) for such offenders. Furthermore, to further ensure the effective implementation of the Electronic Information and Transactions Law, the Indonesian government has sought to establish an anti-cybercrime unit within its National Police Force. The unit is responsible for utilizing sophisticated forensic tools or technology in detecting, investigating, apprehending, and prosecuting anyone involved in internet fraud. Furthermore, the government has also initiated a collaboration process with the international community in joining forces in the fight against internet fraud and cyber terrorism.

Also, Indonesia's government has embarked on economic policies that concern curtailing internet fraud among its youth and encouraging purposeful entrepreneurship. This is concerning the fact that securing cyberspace to be a more conducive and serene environment, is aimed at boosting and making its digital economy attract more of its youngsters who possess entrepreneurial skills and craftmanship to thrive. Furthermore, the Indonesian government has through its policies on an effective economy encouraged and supported youth entrepreneurship. These economic policies include the Indonesia Startup Ecosystem which is aimed at mentoring, funding, and networking businesses among Indonesian youth. It must also be noted that the Indonesian government has also taken the initiative of positively empowering its citizens or youth to utilize the opportunity of earning a decent living through cyberspace (Jurriëns and Tapsell

2017). This concerns the fact that the Indonesian government has invested so much in technological infrastructure by providing a technological hub, internet access with high speed, and the enabling environment for digital entrepreneurs to thrive. The Indonesian government has also initiated 1000 Digital Startups and digital businesses to support and encourage its youth who are digitally inclined instead of engaging in internet fraud (Rosser 2023). It is also the initiative of the Indonesian government to through financial incentives release grants, loans on low interest rates, and tax holidays or breaks for small businesses mainly involved by its youth and citizens to encourage its citizens to engage in productive activities or business. Furthermore, the incorporation of practical base entrepreneurship into its tertiary curriculum tends to prepare its youth ahead for the labor market that demands such entrepreneurial skills to be acquired. Furthermore, it also enables graduates to be self-dependent, and self-employed and avoid fraudulent activities that could be harmful to them and society (Setiawan and Suhartomo 2019).

Furthermore, the Indonesian government has also through educational policies and initiatives raised awareness and equipping its citizens on the dangers and consequences of involving in internet fraud. Furthermore, it is the educational policies of Indonesia to inculcate the right discipline and ethics in their youth to be more productive with their talent and acquired knowledge (Abidin, Suryanto, and Utami 2020). This is concerning the fact that in its tertiary institution curriculum, the concept of digital literacy has been incorporated. This aimed at providing students with the precept, internet safety, and ethical behavior within cyberspace. In this regard, it suffices to state that in initiating a curriculum that incorporates well-detailed digital technology with content-oriented, the Indonesian government aims to create a resilient population that is well-digitally cultured and less susceptible to internet fraud. Furthermore, this education policy as it concerns digital technology does not end in the classroom alone (Setiawan and Suhartomo 2019). This is concerning the fact that the Indonesian government has a series of campaigns and public awareness concerning the risks, dangers, and how to detect internet fraud. In this regard, this has been made effective through the dissemination of information through various social media such as; radio, television, Twitter, and other social media platforms that are accessible to the general public (Lesmana, Afifuddin, and Adriyanto 2023).

The above legal framework examined has been further implemented and enforced by relevant institutions in Indonesia. For example, the Indonesia Institute of Criminology, through the Directorate of Special Crimes (also known as Ditreskrimsus) the anti-cybercrime unit, is geared with the responsibility of handling cybercrime issues. For example, in 2018, the Directorate of Special Crimes launched an operation known as "Operation Cyber Detox" to investigate a high-profile cyber or online scam targeting a syndicate perpetuating cyber fraud. Also, in 2021 report by the Cyber and Code Agency of Indonesia (ICCA) identified several high-profile cases where the Directorate of Special Crimes investigated and dismantled sophisticated internet fraud syndicates, and the perpetrators were brought to justice. Furthermore, there have been several incidents where international law enforcement agencies have been able to collaborate with the Indonesia Ditreskrimsus to combat transnational cyber fraud which involves the defrauding of several victims within Southeast Asia. Concerning this, this in essence shows how effective the laws concerning cyber or internet fraud have been effectively implemented to curtail cyber fraud among the Indonesian youth.

Concerning the above, it suffices to state that this legal initiative of the Indonesian government is a commitment to ensure that its youth and citizens are morally, ethically, and culturally ready for the future in the development and growth of all sectors in Indonesia.

Conclusion

The study has been able to discuss the issues of internet fraud among the Nigeria and Indonesia youths by reflecting the extent of damage it has cause to their education. The Study identify that in Nigeria the incidence of internet fraud among it is surging every day that it has become a normal practice and a way of life. Education among the Nigeria youth is considering a scam and a delay tactic of the elite to deprive them of the actual truth in amassing wealth at early and fast means such as internet fraud. The study further identifies that though their laws such the Cyber Crime Act 2015 that tend to prohibit internet fraud in Nigeria. The provisions of the Act left no stone unturned as it provides copiously and in detail on internet offences and the penalties ascribed to them. The penalty is also very well thoughtful and deserving. However, despite this law that tend to prohibit internet fraud among the Nigeria youths derailing them from their education, there is still increase of internet fraud. This is as a result of poor and ineffective legal, socio-economic and educational policies of the Nigeria government.

However, though the Indonesia has also encounter and experience this trend of internet fraud. However, the Indonesian government has been whittled down the incidence of cyber or internet fraud among its youth. This is concerning the fact that over time the Indonesia government has sort to through its effective and well thoughtful legal, socio-economic and educational policies cater for the need of its youth. This in turn has resulted to the negative use and impact of digital technology among its youths. Concerning the above it is therefore recommended that for the Nigeria government to be to curtail the incidence of internet fraud and cyber related offences among it youths and restore the education process of its youth, the following are therefore recommended as follows: i. Strict enforcement and prosecution of anyone involved in internet fraud; ii. Judicial activism towards internet-fraudster; iii. The Nigerian government need to enhance it socio-economic and educational policies as it concern it youths; iv. Establishing mechanisms between government agencies, management of tertiary institutions, and various stakeholders to facilitate information sharing and joint efforts in combating internet fraud among Nigerian students; v. There is a need for curriculum review to include courses on digital citizenship and ethical behavior in cyberspace; vi. Community awareness campaign on the dangers of internet fraud and the relevance of education in modern-day

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