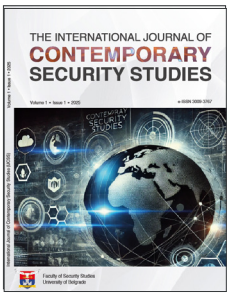
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Article

Mediated Realities as a Correlate of Internet Fraud among Young People in Nigeria

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ABSTRACT

The rise of internet fraud among young people in Nigeria can be linked to "mediated realities glamorized portrayals of wealth and success in entertainment media and on social media, which may encourage unrealistic expectations of quick financial success. The study examined the relationship between (i) entertainment-media exposure and (ii) digital-influencer exposure, (iii) demographic/socioeconomic characteristics, and young people's involvement in internet fraud in Asaba metropolis. This study used a correlational survey design, and the researchers drew the sample through stratified random sampling across 8 communities in Asaba metropolis. The researchers analyzed the data using descriptive and multiple regression analyses in SPSS version 23. The results showed that entertainment-media exposure had a statistically significant but weak positive association with young people's involvement in internet fraud ($\beta = 0.194$, $p < 0.001$, 95% CI). Digital-influencer exposure also showed a statistically significant but weak positive association with youth involvement in internet fraud ($\beta = 0.218$, $p < 0.001$, 95% CI). However, demographic/socio-economic covariates in the model (age, educational status, employment status, income, media-use frequency, peer influence, and socioeconomic strain) had considerably larger effects. Both entertainment-media exposure and digital-influencer exposure are significantly, though weakly, associated with young people's involvement in internet fraud in Asaba metropolis.

KEYWORDS

Internet fraud; cybercrime; entertainment media; digital influencers; young people; Asaba; Delta State; mediated realities; Nigeria.

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1. Introduction

Internet penetration and the mass adoption of digital media have transformed how young people interact, consume information, and form perceptions of reality. "Mediated realities," the interpretations and representations of reality constructed through media channels, are posited to influence people's beliefs, attitudes, and behavior (McLuhan, 1994). Today, urban areas in Delta State, Nigeria (particularly Asaba), have seen a rise in internet-fraud cases among young people, prompting an inquiry into how mediated realities relate to this trend.

Over the years, scholars have argued that entertainment media (music videos, films, and social content) often showcase wealth and success achieved through unclear or illegitimate means, and suggest that this normalizes fraudulent behavior as a shortcut to financial independence (Akinroye & Lawal, 2025; Ulo, 2025a). They stated that the persistent display of luxury lifestyles among digital influencers, especially those with no clear path to success, serves as an aspirational model for some young people, many of whom may emulate these lifestyles through illegitimate means (Casciano, 2024; Ulo, 2025b).

Other studies show that high unemployment rates, coupled with limited legitimate economic opportunity, further fuel these behaviors, especially where peer networks also normalize fraudulent activity (Ogunsakin, Babatimehin, & Olawale-Jimoh, 2025; Udechukwu, Udengwu, & Ojonta, 2026). Therefore, this literature presents internet fraud among young people as a socio-cultural phenomenon shaped by the interplay between media exposure, peer context, and economic constraint, rather than a simple direct effect of media content alone.

This study contributes to that discussion empirically by examining associations between entertainment-media exposure, digital-influencer exposure, and youth involvement in internet fraud in Asaba metropolis.

1.1. Statement of the Problem

Social media has become a fundamental part of life today. It now shapes how people communicate, network, coexist, work, and perceive the world around them. Regarding entertainment and social media, individuals, especially young people, may acquire and internalize behaviors through direct or indirect exposure to prominent media figures and social influencers. Through repeated exposure, individuals may adopt these attitudes and behavioral patterns without critically considering the broader societal implications.

In this context, narratives in traditional broadcast media, such as television programs and movies, and modern digital social platforms such as TikTok, Facebook, Telegram, and Instagram, often shape existing perceptions of cybercrime and wealth. Media content depicting Yahoo subculture, including films and skits on Yahoo Millionaires, Nigerian Prince, and Yahoo+, among others, frequently features stylized portrayals of cybercrime. These mediated representations may have generated virtual peer pressure among young people and normalized fraud-oriented lifestyles, which, in turn, may be associated with involvement in internet fraud (Casciano, 2024; Ulo, 2025a; Ulo, 2025b; Ulo, 2025c).

Despite the growing literature linking mediated realities to internet fraud among Nigerian youth, empirical evidence on such occurrences in Asaba metropolis remains limited. Many of the studies cited in this study were conducted in other parts of Nigeria. This leaves open questions about how media exposure relates to youths' involvement in internet fraud, as well as other known drivers of cybercrime (unemployment, poverty, peer networks, weak law enforcement, and digital-skills access). This study therefore addresses this gap.

1.2. Objectives of the Study

The general objective is to examine mediated realities as a correlate of internet fraud among youths in Nigeria, with reference to Asaba metropolis. The specific objectives are to:

1. Determine the relationship between entertainment-media exposure and youth involvement in internet fraud in Asaba metropolis; and
2. Examine the relationship between digital-influencer exposure and youth involvement in internet fraud in Asaba metropolis.
3. Ascertain the influence of age, sex, educational status, employment status, income, media-use frequency, peer influence, and socioeconomic strain as covariates in youth involvement in internet fraud in Asaba metropolis.

1.3. Research Questions

1. What is the relationship between entertainment-media exposure and youth involvement in internet fraud in Asaba metropolis?
2. What is the relationship between digital-influencer exposure and youth involvement in internet fraud in Asaba metropolis?
3. What is the relationship between demographic (age, sex, educational status, employment status) and socio-economic (income, media-use frequency, peer influence, and socioeconomic strain) factors and youth involvement in internet fraud in Asaba metropolis?

1.4. Research Hypotheses

H01: There is no significant relationship between entertainment-media exposure and youth involvement in internet fraud in Asaba metropolis.

H02: There is no significant relationship between digital-influencer exposure and youth involvement in internet fraud in Asaba metropolis.

H03: There is no significant relationship between demographic and socio-economic characteristics and youth involvement in internet fraud in Asaba metropolis.

1.5. Review of Related Literature

1.5.1. Conceptual Review

1.5.2. Concept of Mediated Realities

Mediated realities encompass the interpretations and representations of reality constructed and distributed through entertainment and social media (McLuhan, 1994; Haddon, 2015; Ulo, 2025a). Creators shape these realities, which represent content rather than lived experience. Because these media idealize wealth, beauty, and success, they tend to widen the gap between the realities young viewers see online and those they experience offline (Virk et al., 2023; Setty, 2024).

1.5.3. Overview of Young People/Youth

In this study, youth refers to individuals transitioning from childhood to adulthood, conventionally aged 15–24 (UNESCO, 2026). However, the African Union (2006) extends the category to age 35 to reflect delayed socio-economic transitions common across the region. In Nigeria, this transition often brings unemployment, delayed education, and limited access to economic opportunity, so youth development is defined more by socio-economic circumstance than by age (Okoli & Ulo, 2025).

1.5.4. Concept of Internet Fraud

Internet fraud refers to fraudulent activities conducted through digital platforms. It includes deliberate deception of individuals or organizations for financial gain, such as phishing, identity theft, romance scams, and fraudulent investment schemes (Ulo, Obire, Akpumuvie, & Ogbeide, 2024; Ulo, 2025a, 2025b). In Nigeria, such schemes are popularly referred to as "Yahoo Yahoo" and commonly arise from multiple factors, including mediated realities (Ganiyu, 2026).

1.5.5. Entertainment Media and Youth Involvement in Internet Fraud

Several scholars have reported the effect of Nigerian media on young people's behaviors and actions. Repeated exposure to music videos and movies that frequently depict wealth acquired through unclear or illegitimate means may indirectly normalize fraud as an acceptable route to financial and social success (Ulo, 2025a; Akinroye & Lawal, 2025). Other related work by Ogunsakin et al. (2025) discusses the entertainment subculture built around the "Yahoo Boys" figure, arguing that frequent references risk framing internet fraud as a marker of youth identity in Nigeria.

1.5.6. Digital Influencers and Youth Involvement in Internet Fraud

Digital influencers who consistently display luxury lifestyles without disclosing their income sources make it harder for young viewers to distinguish legitimate from illegitimate wealth (Udechukwu et al., 2026). Other work notes that influencers linked to fraud-related scandals sometimes see their following grow rather than shrink, which may signal to some young people that notoriety functions as a form of success regardless of how it was obtained (Ulo, 2025c; Casciano, 2024).

1.5.7. Empirical Review

Several Nigerian studies report associations between entertainment media, influencer exposure, and youth attitudes toward internet fraud. These studies used qualitative and quantitative methods across various urban areas in southern Nigeria and found similar results (Ayodele, 2026; Setty, 2024; Haddon, 2015; Udechukwu et al., 2026; Ulo, 2025a; Ulo, 2025b; Ulo et al., 2024). Ulo (2025c) examined the intersection of digital media consumption and cybercrime among Nigerians, focusing on juveniles, using a descriptive survey design to assess how digitized spaces distort reality and catalyze internet fraud. The study found a significant positive relationship between consuming glamorized online lifestyles and the propensity for cybercrime, concluding that mitigation requires a combination of cyber-literacy programs and structural economic interventions. You can read the full analysis for your journal article preparation. Ulo (2025b) assessed Nigerian Afrobeat lyrics and juvenile involvement in internet fraud in Delta State, finding a significant relationship between exposure to Afrobeat lyrics and young people's involvement in internet fraud. Similarly, Udechukwu et al. (2026) reported that social-media exposure influences youth attitudes towards wealth and success by contributing to a get-rich-quick orientation. Ayodele (2026) also noted the rapid rise of cyber-spiritualism among youths in Ughelli and its link to media exposure. Overall, some studies found that responses expressed favorable attitudes toward internet fraud after high media or influencer exposure, while others revealed a broader pattern (Setty, 2024; Ulo, 2024).

1.5.8. Theoretical Framework

This study is anchored in Bandura's (1977) Social Learning Theory (SLT), which holds that individuals learn behaviors, attitudes, and norms through observation, imitation, and modeling within a social context. SLT suits this study because it offers concrete, testable mechanisms: identification with observed models, vicarious reinforcement (learning from the apparent rewards or lack of con-

sequences others experience), and the shaping of perceived norms—through which repeated media exposure could plausibly translate into changed attitudes or behavior. Although the present survey does not directly measure these mechanisms and notes them as a limitation below, SLT provides a coherent lens for interpreting a positive association between media exposure and fraud-related attitudes.

We preferred SLT over three alternative frameworks for the following reasons. Strain Theory (Merton, 1938) centers the explanation on blocked economic opportunity rather than on media exposure itself, and so does not, on its own, account for why media content specifically would relate to fraud attitudes independent of economic strain; the present study treats strain as a covariate/alternative explanation rather than the central mechanism. Cultivation Theory (Gerbner & Gross, 1976) is closer in spirit, emphasizing that heavy, cumulative media consumption cultivates beliefs about the social world. However, it focuses more on long-term worldview effects measured through cultivation-differential designs than on the specific behavioral-imitation mechanism this study examines. Routine Activity Theory (Cohen & Felson, 1979) explains the opportunity structure of offending (motivated offenders, suitable targets, absence of capable guardianship) but says little about the origin of motivation to offend —the question this study addresses. SLT was therefore chosen as the framework that best matches the study's central question of how observed, mediated portrayals might shape youth attitudes and behavior. At the same time, the discussion section explicitly returns to strain-, opportunity-, and peer-based explanations as complementary, not competing, accounts.

Figure 1 outlines the conceptual pathway implied by SLT for this study: exposure to mediated content is hypothesized to relate to fraud attitudes/behavior partly through identification with media figures, material aspiration, perceived norms, and moral disengagement, with socio-economic conditions expected to condition (moderate) these relationships. This survey did not directly measure any of the mediating or moderating mechanisms shown in the shaded boxes; they are presented as a conceptual map for future mediation/moderation analysis, not as tested pathways.

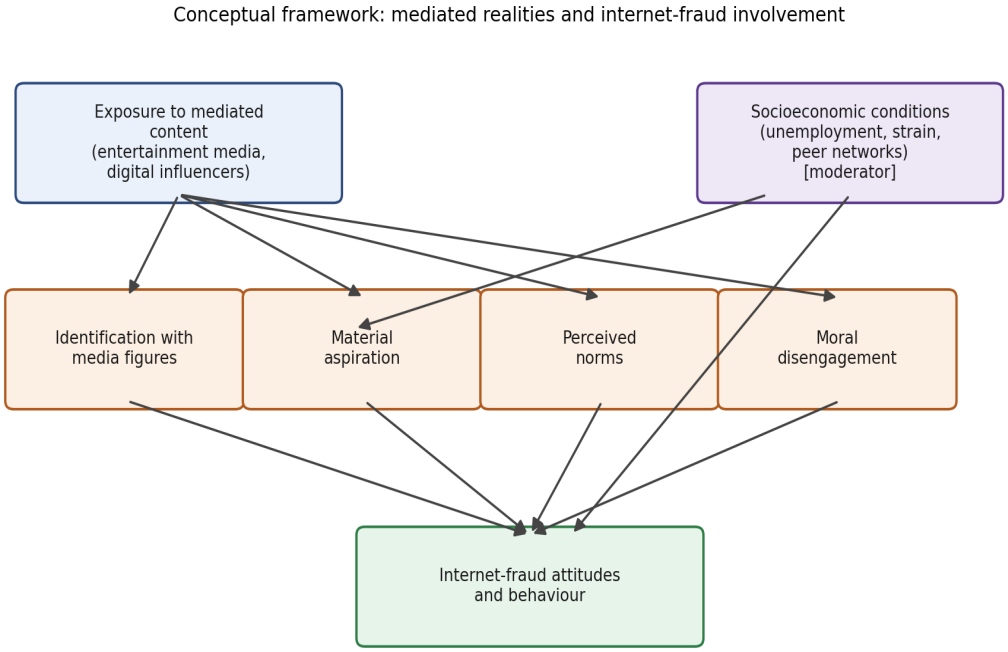


Figure 1. Conceptual framework linking mediated-content exposure to internet-fraud attitudes/behaviour, with hypothesized mediators (shaded) and a socio-economic moderator.

2. Method

2.1. Study Design, Population, and Sampling

The study used a correlational survey design to establish the relationship between the independent variables (entertainment-media exposure and digital-influencer exposure) and the depend-

ent variable (youth involvement in internet fraud). The study population comprised an estimated 300,000 young people in Asaba metropolis (Worldometer, 2024). The study used Yamane's (1967) formula to determine a sample of 400. To obtain quantitative primary data, a stratified random sampling method was used to select 50 respondents from eight cluster communities (Okpanam, Ibusa, Ogwashi-Uku, Anwai, Oko, Umuagu, Umuonaje, and Umueze) both from Asaba main town and neighboring villages.

Where;

n = sample size, N = Population of study, e = error margin (0.05)

2.2. Instrument, Validity, and Reliability

To achieve the research objectives, a two-part, closed-ended questionnaire (demographic/socio-economic items and items keyed to the two specific objectives) was used. The measurement section contained 21 items, with seven items each measuring "entertainment-media exposure", "digital-influencer exposure" and "youth involvement in internet fraud". Entertainment-media exposure and digital-influencer exposure asked about the general frequency of exposure to wealth-themed entertainment, including generic entertainment/wealth content, content that explicitly references or valorizes internet fraud, and simple portrayals of wealth without any reference to its source. The questionnaire was measured using an appropriate response scale (5-point Likert) and aggregated to obtain composite measures for entertainment-media exposure, digital-influencer exposure, and youth involvement in internet fraud. We assessed content validity by reviewing each questionnaire item to ensure it was clearly worded and adequately reflected the concepts measured in the study, and we assessed reliability using appropriate procedures. Internal consistency/reliability was evaluated using Cronbach's alpha, yielding a coefficient of 0.92, indicating high internal consistency. The results were documented to ensure transparency in the measurement procedures.

2.3. Data Processing and Analysis

Data were then analyzed using the Statistical Package for the Social Sciences (SPSS) version 23. Descriptive statistics were used to evaluate the demographic/socio-economic distribution of respondents and their average responses to the questionnaire items, and a multiple regression analysis was then conducted with youth involvement in internet fraud as the dependent variable. The study used entertainment media exposure and digital-influencer exposure as the principal explanatory variables, while including demographic (age, sex, educational status, employment status) and socio-economic (income, media-use frequency, peer influence, and socioeconomic strain) characteristics as covariates. The study used a 5% significance level, with correlation analysis of predictors before interpreting the regression results and stating relevant statistical assumptions.

2.4. Ethical Considerations

This study involved self-reported data on a sensitive and potentially illegal behavior, and the following safeguards apply. The Faculty of Behavioral Sciences, Dennis Osadebeji University, Asaba, Delta State, Nigeria, 'Ethics & Research Committee' on 10th Sept. 2025, with the reference number: FBS/ERC/2025/106, ratified the study's instrument, which is specifically on internet fraud among youths in Nigeria. The fieldwork lasted from 15th Sept. to 30th Nov. 2025. Participation was voluntary, and we obtained informed consent from each respondent before administering the questionnaire; respondents were informed of their right to decline or withdraw without consequence. No personally identifying information (name, address, phone number, or device identifiers) was collected; questionnaires were coded and analyzed only in aggregate, so that no individual respondent's answers could be traced back to them. The digital data files used in SPSS were secured with AES-256-bit encryption and stored on password-protected cloud drives accessible only to the prin-

cipal investigator and direct co-authors. The team kept physical notes and consent forms in locked cabinets in the department research lab. They will be permanently deleted and disposed of one year after the research is published. Respondents were also informed that the study sought no legal-risk information (i.e., admissions naming specific incidents, victims, or accomplices), and the instrument focused on attitudinal and self-classification items rather than incident-level disclosures to reduce both legal risk to participants and social-desirability pressure.

To reduce social-desirability bias and fear of disclosure, the questionnaire used anonymous, self-administered response formats rather than interviewer-administered items, framed sensitive items in general/attitudinal terms rather than as direct admissions, and assured respondents in writing that responses were confidential and used for academic purposes only. Because self-report measures of illegal behavior are nonetheless vulnerable to under-reporting or socially acceptable responding, this remains a named limitation rather than being treated as fully resolved.

3. Results

3.1. Respondent Characteristics

Of the 400 questionnaires distributed, only 392 were returned and deemed usable for analysis (98% response rate); 8 were not retrieved. Unreturned questionnaires were excluded for incompleteness. Consequently, all reported responses were based on the final 392 retrieved questionnaires. Sample percentages below are calculated on the common denominator of n = 392.

Table 1 summarizes the demographic and socioeconomic characteristics of the respondents.

Table 1. Demographic/Socioeconomic Characteristics of Respondents (N = 392)

Variable	Category	Frequency	Percentage
Age	18–26	76	19.4
Age	27–31	149	38.0
Age	32–35	167	42.6
Sex	Male	179	45.7
Sex	Female	213	54.3
Educational status	Educated	295	75.3
Educational status	Uneducated	97	24.7
Employment status	Employed	191	48.7
Employment status	Unemployed	201	51.3
Income (per Month)	No income	124	32
Income (per Month)	N10,000 – N30,000	103	26
Income (per Month)	N30,000 – N60,000	87	22
Income (per Month)	N61,000 – N100,000	61	16
Income (per Month)	Over N100,000	17	4
Socioeconomic strain (How often do you struggle to meet basic needs)	Never	7	2
Socioeconomic strain (How often do you struggle to meet basic needs)	Rarely	28	7
Socioeconomic strain (How often do you struggle to meet basic needs)	Sometimes	92	24
Socioeconomic strain (How often do you struggle to meet basic needs)	Often	201	51
Socioeconomic strain (How often do you struggle to meet basic needs)	Always	64	16
Media-use frequency	Less than 1hour/day	37	9
Media-use frequency	1 – 3hours/day	86	22

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Variable	Category	Frequency	Percentage
Media-use frequency	4 – 6hours/day	216	55
Media-use frequency	More than 6hours/day	53	14
Peer influence (My friends' opinions affect my decisions)	Never	19	5
Peer influence (My friends' opinions affect my decisions)	Rarely	77	20
Peer influence (My friends' opinions affect my decisions)	Sometimes	167	43
Peer influence (My friends' opinions affect my decisions)	Often	125	32
Peer influence (My friends' opinions affect my decisions)	Always	4	1

Source: Fieldwork [2025].

Table 1 presents the demographic/socio-economic characteristics of 392 respondents included in the study. Descriptive results showed that the largest age band was 32–35 years (42.6%), followed by 27–31 years (38.0%) and 18–26 years (19.4%). Consequently, slightly more respondents were female (54.3%) than male (45.7%), most were educated (75.3%), and a narrow majority were unemployed (51.3%). The socio-economic results revealed that 32% of respondents have no income, with 55% spending between 4– 6 hours using social media. Also, 51% of respondents often struggle to meet their basic needs and can sometimes be influenced by peer opinions.

3.2. Regression Results

Table 2 presents the multiple-regression results for the examined predictors.

Table 2. Statistical Analytics

Independent Variables	β-Coefficients	t	p-value
Entertainment-media exposure	0.194	3.93	<0.001
Digital-influencer exposure	0.218	4.43	<0.001
Age	0.47	18.6	<0.001
Sex	0.31	10.27	<0.001
Educational status	0.39	15.79	<0.001
Employment status	0.67	28.14	<0.001
Income (per Month)	0.69	31.06	<0.001
Socioeconomic strain	0.48	18.9	<0.001
Media-use frequency	0.31	10.27	<0.001
Peer influence	0.52	22.8	<0.001

Source: Analytical Result [2025].

All ten independent variables were significantly linked to youth involvement in internet fraud ($p < .001$). demographic/socio-economic characteristics emerged as the strongest predictors, while Digital-influencer exposure (β = 0.218) and Entertainment-media exposure (β = 0.194) showed comparatively weaker, though still statistically significant effects.

3.3. Test of Hypotheses

H01: There is no significant relationship between entertainment-media exposure and youth involvement in internet fraud in Asaba metropolis.

There was a statistically significant, weak positive relationship between entertainment-media exposure and youth involvement in internet fraud (β) = 0.194, $t = 3.93$, $p < 0.001$. The null hypothesis is therefore rejected.

H02: Digital-influencer exposure is not significantly related to youth involvement in internet fraud in Asaba metropolis.

Digital-influencer exposure showed a statistically significant but weak relationship with youth involvement in internet fraud (β = 0.218, $t = 4.43$, $p < 0.001$). The null hypothesis is therefore rejected.

H03: Demographic and socio-economic characteristics are not significantly related to youth involvement in internet fraud in Asaba metropolis.

Demographic and socio-economic characteristics were found to have a statistically significant, but moderate relationship with youth involvement in internet fraud (β = 0.31-0.69, $t = 10.27$-31.06, $p < 0.001$). The null hypothesis is therefore rejected.

Interpreting effect size: In practical terms, entertainment-media exposure and digital-influencer exposure have relatively small effects on youth involvement in internet fraud (β = 0.194 and β = 0.218, respectively). This means the two media-exposure variables are real but minor correlates of youth involvement in internet fraud in this sample. However, both variables remain statistically significant predictors when controlling for age, sex, educational status, employment status, income, media-use frequency, peer influence, and socioeconomic strain. However, demographic/socio-economic covariates in the model (age, educational status, employment status, income, media-use frequency, peer influence, and socioeconomic strain) carried a considerably larger effect. This suggests that demographic/socio-economic characteristics better explain most of the variance in youth involvement in internet fraud in this sample.

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4. Discussion

The finding that entertainment-media exposure is weakly but significantly associated with youth involvement in internet fraud is broadly consistent with Nigerian scholarship describing music videos and films that depict wealth acquired through unclear means (Akinroye & Lawal, 2025; Ulo, 2025a) and the entertainment subculture built around the "Yahoo Boys" figure (Ogunsakin et al., 2025; Ulo, 2025c). However, because the present study relied on general media-exposure items, these results should be read as consistent with, rather than confirmation of, a desensitization or normalization mechanism; the SLT mechanisms of identification, vicarious reinforcement, and perceived norms were not directly measured and remain a priority for follow-up analysis.

The finding that digital-influencer exposure is weakly but significantly associated with youth involvement in internet fraud similarly aligns with work describing influencers who display wealth without disclosing its source (Ulo, 2025b; Ojo et al., 2025; Udechukwu et al., 2026). At the same time, displaying unexplained wealth is not, on its own, evidence of encouraging or endorsing cybercrime, and the manuscript avoids treating "undisclosed lifestyle content" as equivalent to "promotion of fraud"; these are analytically distinct categories, alongside undisclosed advertising, misleading financial claims, and legitimate artistic or aspirational expression, that require separate treatment in any policy response.

Consistent with the broader cybercrime literature, mediated realities should be understood as one input into a wider ecosystem that includes recruiters, peer groups, money-mule networks, social-engineering techniques, cryptocurrency and platform anonymity, and constrained investigative capacity (Ulo, 2025c; Ganiyu, 2026). A recent Nigerian security study on internet fraud and human trafficking in Warri metropolis, Delta State, revealed this ecosystem. The findings frame youth

cybercrime involvement as influenced by an integrated set of structural and digital determinants rather than any single cause (Ulo & Aborisade, 2026). The regression model supports this claim by controlling for age, sex, educational status, employment status, income, media-use frequency, peer influence, and socioeconomic strain, and showing their significant association with youth involvement in internet fraud. The significant but weak association observed in this study mirrors recent security-perception research, which found that institutional, socio-economic, and demographic determinants carry more predictive weight than any single media-related variable in isolation (Ulo, 2022; Cvetković, Lipovac, Renner, Stanarević, & Raonić, 2025). The importance of demographic and socio-economic context also aligns with earlier risk-perception research, where age, employment status, and income significantly shaped perceived risk (Cvetković, 2019), and with findings that educational level was significantly related to multiple dimensions of citizen preparedness (Ulo, 2025c; Cvetković, 2016). These comparisons do not imply that disaster preparedness and cybercrime involvement are equivalent phenomena; rather, they reinforce the analytical value of treating socio-demographic variables as substantive covariates rather than as background descriptors. However, there are other plausible alternative or contributing explanations which were not directly assessed for the present findings; these include youth unemployment and poverty, peer-network normalization, weak law-enforcement deterrence, uneven digital-skills distribution, family environment, socio-economic strain, and the relative anonymity and low detection risk of online offending, which now present an important direction for future studies.

For security studies specifically, these findings suggest mediated realities are best framed as a contributor to a broader digital security culture shaping public trust, victimization risk, financial security, and the normalization of cybercrime rather than as an independent predictor of offending; effective prevention accordingly requires action on media literacy, cyber-ethics education, platform accountability, and law-enforcement capacity together, rather than any one intervention in isolation. More broadly, contemporary disaster-risk-management scholarship emphasizes addressing complex security and risk problems through an integrated assessment of interacting individual, institutional, technological, and societal dimensions (Cvetković, 2026). Similarly, resilience-oriented preparedness research highlights the importance of institutional capacity, coordination, training, and governance rather than relying on a single intervention (Cvetković, 2025). Hence, internet fraud as addressed in this study does not end with the individual offender: its consequences extend into measurable socio-financial costs for victims and institutions (Ulo, 2022; Ulo, 2025c; Vidović & Beriša, 2025; Vidović, Cvetković, Beriša, & Milašinović, 2025), evolving institutional risk-management demands driven by new technologies (Beriša, Cvetković, & Pavić, 2024; Hanspal, Cvetković, Lipovac, & Popović, 2026). Therefore, youth involvement in internet fraud in Asaba metropolis should not be viewed as a single behavioral phenomenon, but as part of a broader digital security culture that spans several levels (individual, institutional, and economic).

5. Limitations

- Cross-sectional design: data were collected at a single point in time. Therefore, we cannot support causal claims that media exposure leads to internet fraud involvement.
- Common-method bias: all variables were collected via a single self-report instrument at one time, which can inflate observed associations.
- Self-reporting of sensitive/illegal behavior: despite anonymity safeguards, under-reporting or socially desirable responding cannot be ruled out.
- Sampling: while stratified random sampling was used within communities, the overall sampling frame and community selection should be checked against probability-sampling standards; findings may reflect elements of non-probability sampling.
- Reverse causality: it is equally plausible that individuals already inclined toward fraud selectively seek out wealth-themed media, rather than media exposure producing that inclination.

- Measurement scope: exposure items did not separate generic wealth-themed content from content that explicitly references fraud, limiting precision about which type of content the correlation reflects.
- Generalisability: findings are specific to Asaba metropolis and should not be assumed to generalize to other Nigerian cities or youth populations without further study.

Recommendations

Based on the above conclusion, the following recommendations should be implemented to penalize content portraying extravagant lifestyles that risk conflating lawful expression, undisclosed advertising, and genuine fraud promotion. Table 3 summarizes the proposed actions, responsible institutions, target groups, implementation periods, and evaluation indicators.

Table 3. Proposed Policy and Implementation Actions

Action	Responsible institution	Target group	Implementation period	Evaluation indicator
School- and community-based media-literacy and cyberethics education	Ministry of Education; NGOs	Secondary/tertiary students, out-of-school youth	Ongoing, annual cycle	Pre/post media-literacy and cybercrime-attitude scores
Youth employment and entrepreneurship programs	Delta State Ministry of Youth; SMEDAN	Unemployed youth 18–35	Medium term (2–3 yrs)	Youth employment/ self-employment rate
Influencer/advertising disclosure standards (source-of-income transparency for sponsored/lifestyle content)	National Broadcasting Commission; advertising regulators	Digital influencers, advertisers	Short term (within 1 yr)	% of monitored content with compliant disclosure
Platform reporting mechanisms for suspected fraud-promoting content	NBC; platform companies	General public, platforms	Short term	Reports received/actioned; takedown rate
Victim-awareness and digital-financial-literacy campaigns	EFCC; NDIC; financial institutions	General public, at-risk youth	Ongoing	Reported victimization rate; financial-literacy scores
Evidence-based cybercrime prevention and enforcement capacity building	EFCC; Nigeria Police Cybercrime units	Law-enforcement personnel	Medium term	Case detection/prosecution rate

Table 3 distinguishes illegal promotion of fraud (subject to enforcement) from undisclosed advertising and misleading financial claims (subject to disclosure regulation), and from legitimate artistic or aspirational expression, which should remain protected.

6. Conclusions

Entertainment-media exposure and digital-influencer exposure are each significantly, but only weakly, associated with youth involvement in internet fraud in Asaba metropolis. At the same time, demographic/socio-economic characteristics, particularly age, educational status, employment status, income, media-use frequency, peer influence and socioeconomic strain, showed considerably stronger associations. Mediated realities appear to be one contributing factor within a wider set of systemic drivers of youth cybercrime, rather than a primary or standalone cause. This distinction is vital for policy development, as interventions aimed solely at regulating media content to reduce internet fraud may yield no meaningful results unless paired with actions that tackle unemployment, expand access to digital skills, strengthen cyberethics education, and build law-enforcement capacity.

Mediated realities appear to be one contributing factor within a wider set of systemic drivers of youth cybercrime, rather than a primary or standalone cause. This distinction matters for policy: interventions aimed solely at media content are unlikely, on their own, to meaningfully reduce internet fraud unless paired with action on unemployment, digital-skills access, cyberethics education, and law-enforcement capacity.

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