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## Locus Of Control, Social Comparison And Propensity To Crime On Predisposition Towards Internet Fraud Among The Youths In Ibadan, Oyo State, Nigeria.

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### Abstract

*On the basis of the believe that certain individual psychological characteristic could influence act of committing internet fraud, this study investigates the influence of locus of control, social comparison, and propensity to crime on the predisposition towards internet fraud among youths in some selected universities in Ibadan, Oyo State, Nigeria. Using a cross-sectional survey design, data were collected from 400 undergraduates across five universities in Ibadan. Structured questionnaires were used to measure locus of control, social comparison, propensity to crime, and predisposition towards internet fraud. Findings revealed that locus of control ( $\beta = .26$ ,  $t = 6.06$ ,  $p < .001$ ) and propensity to crime significantly influenced predisposition towards internet fraud ( $\beta = .38$ ,  $t = 8.87$ ,  $p < .001$ ), with individuals exhibiting an external locus of control and higher criminal tendencies being more likely to engage in fraudulent activities. Social comparison, however, did not have a significant independent effect ( $\beta = .002$ ,  $t = 0.05$ ,  $p = >.05$ ). However, the results indicate that locus of control, social comparison, and propensity to jointly influenced predisposition towards internet fraud ( $R = .49$ ,  $R^2 = .24$ ,  $F(3, 442) = 47.64$ ,  $p < .001$ ). Additionally, gender and age were significant predictors, with males and younger individuals showing a higher predisposition towards internet fraud ( $R = .19$ ,  $R^2 = .04$ ,  $F(2, 443) = 8.16$ ,  $p < .001$ ). The study concludes that fostering an internal locus of control, addressing criminal propensities, and reducing socio-economic pressures are crucial in mitigating the prevalence of internet fraud among youths.*

**Keywords:** Locus of Control, Social Comparison, Propensity to Crime, Predisposition towards Internet Fraud

### Introduction

Emerging trend in contemporary Nigeria, especially among the youth is this craze for quick, fast money (wealth) at all cost. This cost manifests in different forms such as ritual killings, gambling, drug trafficking and internet fraud (which is the focus of this study). The reason for this is because internet fraud is not strictly perceived as more harmful to the person being an anonymous object on line (Norris et al, 2019a). Many reasons have been adduced for these trend among scholars, religious leaders and other stakeholders, The reasons include, economic hardship, loss of values, poor upbringing, lack of effective and proper education to mention a few. A popular saying among the Yorubas of Nigeria is that “He who is taught how to steal, and steals, has the tendency to steal inborn in him/her initially” That is to say there are traits or characteristics within the individual, which psychologists call predispositions or propensity to act towards an object or issue.

Predisposition describes an individual's natural inclination to show particular characteristics or behaviours that is directed towards an issue or subject that could be affected by environmental, biological, or genetic elements (Benson, 2019).

Continuous indulgence in anti-social behaviour such as internet fraud could be influenced by perceptual schema of the individual, such as who or what was responsible for the outcome of his/her behaviour.. An individual's behaviours, attitudes, and general psychological well-being are much shaped by locus of control. The inclination towards internet fraud among Nigerian young people could be shaped in great part by locus of control. Discussing further, locus of control is the belief system of a person about the main causes of influence on their life events, results, and actions (Caliendo et al., 2019). From an internal locus of control, in which a person believes they have major personal influence over events, to an external locus of control, in which they attribute life events and outcomes mostly to external forces outside their control, such luck, fate, or powerful others, it is a spectrum (Francis, 2020).

These people could thus be more likely to commit online fraud, believing that it might be a means to "even the odds" or "take control" over a system they consider as unjust. Young people with an external focus may find it simpler to defend unethical behaviour, particularly in an environment where internet frauds are common and sometimes glamorized, if they have low trust in their own ability to effect good change by legal means.

Conversely, people with strong internal locus of control would probably see things differently. These people could be less likely to engage in online fraud as a means to an end as they feel they can control their destinies by diligence, tenacity, and moral decisions. They would usually look for strategies to reach success that fit their principles and long-term objectives as they consider themselves as accountable for their actions and results (Jacob, 2020). Although young people with an internal locus of control could rely on personal tactics and skill-building to fulfil their aspirations rather than turning to dishonest behaviour, they nonetheless confront similar socioeconomic obstacles (Cobb-Clark, 2015). This self-accountability and personal empowerment may reduce the possibility of perceiving fraud as a valid or justifiable alternative, hence maybe lessening their tendency towards it.

Furthermore, social comparison is the process by which people create opinions about their capacity, position, looks, or general value by means of relative evaluation of themselves against others (Bai, 2023). It helps people to develop self-awareness and a sense of identity by allowing them to evaluate their position inside a social setting (Baldwin & Mussweiler, 2018). Two basic forms of social comparison are upward comparison—where one looks at those seen to be better off—and downward comparison—where one evaluates himself against those thought to be poorer (Bergagna & Tartaglia, 2018). Every kind of comparison affects motivation, self-esteem, goals, and psychological requirements. Measuring oneself against someone who seem more prosperous, beautiful, or gifted is the basis of upward social comparison most of times (Chun, 2018). This kind of comparison can motivate people to grow personally, thereby establishing more ambitious personal objectives and creating a clear road map for development.

On the other hand, if upward comparison makes one feel inadequate or envious, it can lead to poor self-evaluations, therefore reducing self-esteem and encouraging discontent with their own situation (Baldwin & Mussweiler, 2018). In the environment of social media, where individuals often share well-chosen highlights of their life, upward social comparison is very popular. This inclination to evaluate oneself against apparently flawless pictures and achievements can skew ideas of what is normal or reasonable, therefore generating irrational expectations and anxiety. Conversely, downward social comparison is the process by which people assess themselves in relation to those judged as less successful or in less favourable circumstances (Diel et al., 2021). This kind of comparison usually makes one feel grateful or relieved, therefore improving self-esteem and strengthening a good self-perception. People who compare themselves with others who seem to be suffering or less successful might find more comfort in their own situation (Ding et al., 2018). Although downward comparison can help to increase self-confidence, over-reliance on it could cause complacency and impede personal development as people would avoid confronting areas in which they could progress.

Social comparison spans values, attitudes, and social conduct in addition to assessments of looks or accomplishment. To see whether they match society standards, people might evaluate their morality, way of life, or personal achievements against those of others around them (Gerber, 2020). This process might inspire behavioural conformity with societal norms or help one to feel like they belong. Social comparison, however, can limit uniqueness when people feel under pressure to fit the expectations of their social group

or community, therefore causing internal conflict between personal ideals and the supposed need to match others (Križan & Gibbons, 2014). By forming their ideas of achievement and self-worth, social comparison might greatly affect the predisposition of young people in Nigeria toward online fraud. Young people who often compare themselves to their peers—especially in relation to income and lifestyle shown on social media—may feel driven to match their own situation with what they consider as the standard (Kemp, 2020). When they witness friends or influencers involved in online fraud and apparently experiencing rapid financial success, they may think they should also participate in like activities to uphold their social status or get validation. This analogy might help to create an environment where the attraction of online fraud becomes more noticeable as people can believe that success can be reached by means of dishonesty instead of conventional, legal paths (Buil-Gil & Zeng, 2022).

Furthermore, this social comparison can cause young people to underplay the dangers connected to internet fraud (Lazarus et al., 2022). They may believe they could be able to negotiate the dangers involved if others could effectively participate in similar events without suffering consequences. Consequently, the view of online fraud as a legal and reasonable means of income might become stronger, thereby raising their inclination to engage in such actions (Apte et al., 2019). Focusing on the supposed advantages and neglecting the possible ethical and legal consequences could help them to justify their choices. In the end, social comparison may help Nigerian young people to develop an attitude that accepts online fraud as a means of success in a competitive social scene.

Propensity to crime is the natural or acquired propensity of a person toward criminal activity. This idea catches a readiness to transgress laws or social conventions, in which the person's ideas, attitudes, and personal qualities coincide with behaviours that challenge accepted wisdom (Sampson & Smith, 2021). Whether via stealing, fraud, assault, or other unlawful activities, propensity to crime is not restricted to particular behaviours but rather an overall tendency that may incline someone to several kinds of criminal conduct (Teijón-Alcalá & Birkbeck, 2019). Personality features, prior events, cognitive processes, and how a person views risks and benefits connected with crime can all influence this inclination. Fundamentally, propensity to crime points to a lower sensitivity to the results of illegal activity. Those who have a strong propensity to crime can show a reduced fear of social rejection or punishment as they see unlawful behaviour as realistic means to reach their objectives (Epper et al., 2022). This lack of dread may result from a perspective that views regulations as constrictive or arbitrary or from prior events whereby illegal behaviour went unpunished. Those who have an inclination for crime may also minimize the negative effects of their activities as they view their activity as either required or even justifiable, therefore helping them to avoid shame or regret (Delcea & Enache, 2021).

This idea also incorporates some cognitive flexibility in defending actions that might otherwise be ethically or socially unacceptable. Those who have a tendency for crime can use cognitive distortions or rationalizations to help them to present their acts in a favourable light (Wikström & Kroneberg, 2022). For instance, they could view their behaviour as "survival" strategies or as means of exerting control or authority in a system they believe to be unfair. This kind of thinking helps people to create a story that justifies their behaviour, therefore supporting their inclination toward crime and preserving a self-image free from contradiction with their acts (Baron, 2019). Those who have a propensity to crime so often show impulsive or thrill-seeking conduct as they consider unlawful actions as thrilling or fulfilling instead of as risky or unethical. This point of view strongly corresponds with a lack of long-term planning or consideration for repercussions as the current benefits seem to exceed possible future expenses.

The predisposition of young people toward internet fraud may be greatly influenced by their inclination toward crime as these people can see online scams as a convenient way to get money. Young people who show a strong inclination for crime might feel empowered to participate in dishonest activities as they view the internet as a low-risk environment with many chances to be exploited (Adamson, 2020). They might justify their behaviour by thinking that engaging in online fraud helps them to more successfully negotiate social or financial problems or misfortunes. This kind of thinking can lead to a loop whereby the acceptance of online fraud as a valid method of living follows from the normalizing of illegal action.

Furthermore, young people who have a high inclination to crime might not completely understand the ethical consequences of their behaviour, which would intensify their predisposition to internet fraud (Eck &



Clarke, 2019). They could consider their victims as faceless entities or undervalue the effects of defying others, therefore lowering their guilt or duty. As individuals grow desensitized to the damage they inflict, this detachment might encourage them to participate in ever more advanced kinds of computer fraud. Therefore, this mix of opportunistic thinking and moral detachment might help individuals to rationalize their participation in online fraud, seeing it not only as a feasible career route but also as a means of asserting control over their circumstances in a fast changing digital terrain.

In order to close a significant void in the literature, the present study aims to examine the predictive effect of locus of control, social comparison, and propensity to crime on the inclination of young people toward internet fraud. More especially, this study will concentrate on the following study questions:

1. Will locus of control influence predisposition towards internet fraud among the youths in Ibadan, Nigeria?
2. Will social comparison predict predisposition towards internet fraud among the youths in Ibadan, Nigeria?
3. Will propensity to crime influence predisposition towards internet fraud among the youths in Ibadan, Nigeria?
4. Would gender differences be implicated in predisposition towards internet fraud?

Through investigating these issues, the study seeks to provide light on the possible psychological bases of internet fraud and possible ways of ameliorating the behaviour.

### **Purpose of the study**

The main objective of the study is to investigate the influence of locus of control, social comparison and propensity to crime on predisposition towards internet fraud among the youths in Ibadan, Nigeria. The study specifically aims to;

1. Examine the joint and separate influence of locus of control, social comparison and propensity to crime on predisposition towards internet fraud among the youths in Ibadan, Nigeria.
2. Examine the influence of Age and gender on predisposition towards internet fraud among the youths in Ibadan, Nigeria.

### **Hypotheses**

1. Locus of Control, Social Comparison, and Propensity to Crime will significantly independently and jointly influence predisposition towards Internet fraud among youths in Ibadan, Oyo State, Nigeria.
2. Gender and age will significantly independently and jointly influence predisposition towards Internet fraud among youths in Ibadan, Oyo State, Nigeria.

### **Methodology**

#### **Design**

This study employed cross sectional survey and adopted ex-post facto design because the variables of interest; social comparison, locus of control, propensity to crime and predisposition towards internet fraud have already occurred in nature prior to the commencement of this study.

#### **Settings and Participants**

This study carried out in Oyo state, Southwest Nigeria. The participants comprised of undergraduates in universities as they are predominantly youths. Oyo State, located in south-western Nigeria,. The study aimed to cover universities in the three categories which include Federal, State and Private universities.

#### **Sample Size and Sampling Technique**

The sample size was calculated by first randomly selecting the universities from which the participants were chosen from. Below is the list of NUC approved Federal, state and private universities in Oyo State. There is one Federal, three state universities and eight (8) private universities. Five universities were randomly selected, one from Federal (the only one), one from state and three from private universities. The chosen Universities were University of Ibadan, First Technical University, Dominion University, Dominican

University and Lead City University. The sample size was proportionately distributed according to the population size of the Universities as obtained from their websites, still using Taro Yamane formula. The distribution was as follows: University of Ibadan (162): Ladoke Akintola University of Technology (141: Dominion University (2): Dominican (2): Lead city (93)

### **Instruments**

Data were gathered through the means of a structured questionnaire for the collection of data on the variables of study. The questionnaire will be divided into section A to section D.

#### ***Section A: Socio-demographic variables***

Socio-demographic variables of respondents such as; age, gender, marital status, ethnic group, religion, department, faculty, level and school

#### ***Section B: Psychopathic Deviate Scale (PD Scale)***

It is a sub-scale of Minnesota Multiphasic Personality Inventory (MMPI) by (Hathaway & Mckinley, 1943), comprising 50 self reference statements were used to measure the degree of psychopathy in adults and delinquency in adolescents. It was used in this study to measure fraudulent behaviour. According to Graham (1980, p.4), high scorers on P.D scale have great difficulty in incorporating the values and standards of wide array of social or antisocial behaviours. These behaviours include lying, cheating and stealing. It has been used in Nigeria by Ivor, (1984), and Kukoyi (1997).

#### ***Section C: Criminal Propensity Scale***

The Criminal Propensity Scale is an instrument adapted from items in the Junior Eysenck Personality Questionnaire, designed to measure tendencies toward antisocial behaviour. The scale incorporates items that assess levels of Psychoticism, Neuroticism, and Social Desirability, as research has shown that individuals with criminal tendencies typically score high on Psychoticism and Neuroticism, while scoring low on Social Desirability. These items, derived from established measures in personality psychology, enable the scale to capture aspects of personality associated with antisocial or criminal behaviours. This scale is useful for identifying individuals who may possess personality traits linked to a higher propensity for criminal behaviour. To validate and ensure reliability, a pilot study will be conducted. This initial testing phase will assess the scale's ability to consistently and accurately measure antisocial tendencies, guiding any necessary adjustments to improve measurement accuracy before broader application.

#### ***Section D: Social Comparison Scale***

The Social Comparison Scale is a psychological tool which contains 11 items. In these items, people are given statements about their self-comparisons with others, to which they can respond on a five-point scale ranging from A, strongly disagree to E, strongly agree. Sample items; "I am not the type of person who compares often with others", "I always like to know what others in a similar situation would do" and "I often like to talk with others about mutual opinions and experiences". Cronbach's alpha was .78 for the Social Comparison Scale in a study by Gibbons & Buunk (1999).

#### ***Section E: Locus of Control Instrument (LOCI)***

Locus of Control Instrument (LOCI) is a psychological test designed to measure an individual's perception of their ability to control the events in their life. Terry Pettijohn developed this variation to Rotter's original Locus of Control survey and consists of 10 questions about how people perceive their ability to control their environment. The LOCI is scored on a 2-point scale, with higher scores indicating a greater level of internal locus of control. The LOCI has been found to be a valid and reliable measure of locus of control and can be used to identify individuals at risk for psychological distress and maladaptive coping. Sample items include: "I usually get what I want in life" and "I need to be kept informed about news events." In a study of 180 Nigerian university students, the Cronbach's alpha coefficient for the LOCI was found to be .80, indicating good internal consistency (Obodoechi et al., 2022).

## Results

Table 1 shows the demographic characteristics of the respondents.

**Table .1: Summary showing the distribution of the participants' characteristics across specified demographic variables.**

Variable	Frequency (N)	Percentage (%)
<b>Gender</b>		
Male	147	33.0
Female	299	67.0
<b>Age Group (Years)</b>		
15–19	273	61.2
20–29	168	37.7
30–39	5	1.1
<b>Marital Status</b>		
Single	433	97.1
Married	13	2.9
<b>Religious Affiliation</b>		
Christianity	373	83.6
Islam	73	16.4

The gender distribution indicates that the majority of the participants were female ( $n = 299$ , 67.0%), while males constituted 33.0% ( $n = 147$ ). Regarding age distribution, most of the participants were between 15 and 19 years old ( $n = 273$ , 61.2%), followed by those aged 20 to 29 years ( $n = 168$ , 37.7%). A small proportion of participants were between 30 and 39 years ( $n = 5$ , 1.1%). In terms of marital status, the majority of the respondents were single ( $n = 433$ , 97.1%), while a small percentage were married ( $n = 13$ , 2.9%).

Religious affiliation showed that Christianity was the predominant religion among the participants ( $n = 373$ , 83.6%), while Islam was practiced by 16.4% ( $n = 73$ ) of the respondents.

**Table 2: Zero order correlation showing the relationship among gender, age, locus of control, social comparison, propensity to crime and predisposition towards internet fraud among youth in Ibadan**

Variable	1	2	3	4	5	6	M	SD
Gender							1.67	0.47
Age	.35**						1.40	0.51
Locus of Control	>28**	.05					15.08	1.85
Social comparison	-.03	.11*	.11*				36.04	8.55
Propensity to crime	.04	.24**	.19**	.12*			38.40	3.86
Predisposition towards Internet Fraud	.15**	-.05	.33**	.08	.43**	—	77.56	7.04

Note.  $N = 400$ . \*\* $p < .01$ , \* $p < .05$ .

Table 2 presents the zero order correlation among the variables for relationships. The results revealed a significant negative relationship between gender and predisposition towards internet fraud, ( $r = -.15, p < .01$ ), indicating that males are more likely to engage in internet fraud than females. This suggests that gender plays a role in fraudulent behaviours, with men showing a higher tendency toward such activities. Similarly, age was not statistically significant, ( $r = -.05, p > .05$ ). Analysis also examined the relationship that exist between locus of control and predisposition towards internet fraud. Result discovered a significant positive relationship between locus of control and predisposition towards internet fraud, ( $r = .33, p < .01$ ). This suggests that individuals with an external locus of control, who believe that external forces dictate their life outcomes, are more likely to engage in internet fraud. Such individuals may feel less responsible for their actions and, therefore, more inclined to fraudulent activities.

Result also showed a significant positive relationship between propensity to crime and predisposition towards internet fraud,  $r = .43, p < .01$ . This finding suggests that individuals with a higher tendency for criminal behaviour are significantly more likely to engage in internet fraud. This relationship shows the interconnected nature of criminal tendencies and fraudulent activities, indicating that those predisposed to one form of crime may easily transition into another. The correlation between social comparison and predisposition towards internet fraud was positive but not statistically significant,  $r = .08, p > .05$ . This indicates that the tendency to compare oneself with others does not have a strong influence on engaging in internet fraud.

### Hypothesis One

Locus of Control, Social Comparison, and Propensity to Crime will significantly independently and jointly influence predisposition towards Internet fraud among youths in Ibadan, Oyo State, Nigeria, was tested using multiple regression analysis. The results are presented in Table 4.5.

**Table 3: Summary of Multiple Regression Showing the Influence of Locus of Control, Social Comparison, and Propensity to Crime on Predisposition towards Internet Fraud among Youths in Ibadan, Oyo State, Nigeria**

Predictor	B	T	p	R	R <sup>2</sup>	F	p
Locus of Control	.26	6.06	<.001	.49	.24	47.64	<.001
Social Comparison	.002	0.05	>.05				
Propensity to Crime	.38	8.87	<.001				

Table 3 presents the results of the regression analysis examining the joint and independent influence of locus of control, social comparison, and propensity to crime on predisposition towards internet fraud. The results indicate that locus of control, social comparison, and propensity to jointly influenced predisposition towards internet fraud ( $R = .49, R^2 = .24, F(3, 442) = 47.64, p < .001$ ). This suggests that locus of control, social comparison, and propensity to crime together explain approximately 24% of the variation in predisposition towards internet fraud. Among the independent variables, locus of control ( $\beta = .26, t = 6.06, p < .001$ ) and propensity to crime ( $\beta = .38, t = 8.87, p < .001$ ) had significant independent influence on predisposition towards internet fraud. The positive beta coefficient for locus of control suggests that individuals with a stronger external locus of control are more likely to engage in internet fraud. Similarly, the positive relationship between propensity to crime and predisposition towards internet fraud implies that individuals with a higher tendency for criminal behaviour are more predisposed to fraudulent activities. Conversely, social comparison did not have a significant independent effect on predisposition towards internet fraud ( $\beta = .002, t = 0.05, p = >.05$ ). This indicates that the tendency to compare oneself with others does not



substantially influence engagement in internet fraud. Based on the results, the stated hypothesis is partly supported.

## Hypothesis Two

Gender and age will significantly independently and jointly influence predisposition towards Internet fraud among youths in Ibadan, Oyo State, Nigeria, was tested using multiple regression analysis. The results are presented in Table 4.6.

**Table 4: Summary of Multiple Regression Showing the Influence of gender and age on Predisposition towards Internet Fraud among Youths in Ibadan, Oyo State, Nigeria**

Predictor	$\beta$	T	P	R	R <sup>2</sup>	F	P
Gender	-0.19	-3.88	<.001	.19	.04	8.16	<.001
Age	-0.12	-2.40	<.05				

Table 4 presents the results of joint and independent influence of gender and age on predisposition towards internet fraud. The result revealed that gender and age jointly influence predisposition towards Internet fraud ( $R = .19$ ,  $R^2 = .04$ ,  $F(2, 443) = 8.16$ ,  $p < .001$ ), indicating that gender and age together accounted for approximately 3.6% of the variance in predisposition towards internet fraud. Among the predictors, gender was a significant independent predictor of predisposition towards internet fraud ( $\beta = -0.19$ ,  $t = -3.88$ ,  $p < .001$ ), suggesting that males are more likely to engage in internet fraud compared to females. Similarly, age also significantly predicted predisposition towards internet fraud ( $\beta = -0.12$ ,  $t = -2.40$ ,  $p = .017$ ), indicating that younger individuals are more predisposed to internet fraud than older individuals. Based on the results, the stated hypothesis is supported

## Discussion

The findings of this study provide valuable insights into the psychological factors influencing the predisposition towards internet fraud among youths in Ibadan, Oyo State, Nigeria. A correlational analysis was first performed on the variables and as revealed in Table 2, there was a significant negative relationship between gender and predisposition towards internet fraud, ( $r = -.15$ ,  $p < .01$ ), indicating that males are more likely to engage in internet fraud than females. This suggests that gender plays a role in fraudulent behaviours, with men showing a higher tendency toward such activities. Similarly, age was not statistically significant, ( $r = -.05$ ,  $p > .05$ ). Analysis also examined the relationship that exist between locus of control and predisposition towards internet fraud. Result discovered a significant positive relationship between locus of control and predisposition towards internet fraud, ( $r = .33$ ,  $p < .01$ ). This suggests that individuals with an external locus of control, who believe that external forces dictate their life outcomes, are more likely to engage in internet fraud. Such individuals may feel less responsible for their actions and, therefore, more inclined to fraudulent activities.

Result also showed a significant positive relationship between propensity to crime and predisposition towards internet fraud,  $r = .43$ ,  $p < .01$ . This finding suggests that individuals with a higher tendency for criminal behaviour are significantly more likely to engage in internet fraud. This relationship shows the interconnected nature of criminal tendencies and fraudulent activities, indicating that those predisposed to one form of crime may easily transition into another. The correlation between social comparison and predisposition towards internet fraud was positive but not statistically significant,  $r = .08$ ,  $p > .05$ . This indicates that the tendency to compare oneself with others does not have a strong influence on engaging in internet fraud.

The first hypothesis posited that locus of control, social comparison, and propensity to crime would significantly separately and jointly influence the predisposition towards internet fraud among youths. The results supported this hypothesis, revealing that these three factors collectively explained approximately 24% of the variance in predisposition towards internet fraud. The study found a significant positive relationship between locus of control and predisposition towards internet fraud. Specifically, individuals with an external locus of control were more likely to engage in internet fraud. This aligns with Locus of Control Theory (Rotter, 1966), which suggests that individuals who believe their lives are controlled by external forces (e.g., luck, fate, or powerful others) are less likely to take personal responsibility for their actions. This external orientation may lead them to rationalize unethical behaviours, such as internet fraud, as a means to overcome perceived systemic injustices or lack of opportunities (Caliendo et al., 2019). For example, youths with an external locus of control may view internet fraud as a way to "level the playing field" in a society they perceive as unfair, a finding consistent with previous studies that link external locus of control to unethical behaviors (Findley & Cooper, 1983; Strickland, 2016).

Furthermore, the study also found a strong positive relationship between propensity to crime and predisposition towards internet fraud. This finding is consistent with the Fraud Scale (Albrecht, 1984), which identifies rationalization as a key component of fraudulent behavior. Individuals with a high propensity to crime are more likely to rationalize their actions, viewing internet fraud as a low-risk, high-reward opportunity. This aligns with studies that suggest individuals with criminal tendencies often minimize the consequences of their actions and dehumanize their victims (Delcea & Enache, 2021; Epper et al., 2022). The opportunistic nature of internet fraud, combined with the anonymity of online platforms, may further embolden individuals with a high propensity to crime to engage in fraudulent activities. Interestingly, social comparison did not have a significant independent effect on predisposition towards internet fraud. This finding contrasts with Social Comparison Theory (Festinger, 1954), which suggests that individuals compare themselves to others to evaluate their own abilities and social standing. While social comparison may influence behaviors such as materialism or envy (Bai, 2023; Bergagna & Tartaglia, 2018), it appears that in the context of internet fraud, other factors such as locus of control and propensity to crime play a more direct role. This could be due to the fact that social comparison may not directly translate into criminal behaviour unless combined with other psychological factors, such as a lack of personal responsibility or a high propensity for risk-taking.

The second hypothesis proposed that gender and age would significantly and jointly influence the predisposition towards internet fraud. The results supported this hypothesis, with both gender and age emerging as significant predictors. The study found that males were more likely to engage in internet fraud compared to females. This finding aligns with previous research that suggests men are generally more prone to risk-taking and criminal behavior (Adamson, 2020; Agbo & Iwundu, 2016). The Fraud Scale (Albrecht, 1984) highlights that opportunity and pressure are key drivers of fraudulent behavior. In the context of internet fraud, males may perceive more opportunities to exploit online platforms and may feel greater pressure to achieve financial success, especially in a society where traditional avenues for success are limited. Additionally, societal norms may encourage males to take on more aggressive or opportunistic roles, further increasing their likelihood of engaging in internet fraud.

Discussing further, the study also found that younger individuals were more predisposed to internet fraud than older individuals. This is consistent with developmental theories that suggest younger individuals are more impulsive and less likely to consider the long-term consequences of their actions (Epper et al., 2022). Younger individuals may also be more exposed to social media and online platforms, where they are constantly bombarded with images of wealth and success, creating a sense of urgency to achieve similar status through any means necessary (Lewallen & Behm-Morawitz, 2016). This finding is further supported by Social Comparison Theory, which suggests that younger individuals are more likely to engage in upward social comparisons, leading to feelings of inadequacy and a desire to "catch up" with their peers (Bai, 2023).

The findings of this study have several theoretical and practical implications. Theoretically, the study contributes to the growing body of literature on the psychological predictors of internet fraud, particularly in the context of developing countries like Nigeria. The results highlight the importance of Locus of Control Theory and the Fraud Scale in understanding the motivations behind internet fraud, while also suggesting that Social Comparison Theory may play a more indirect role in influencing fraudulent behaviour.

Practically, the findings suggest that interventions aimed at reducing internet fraud among youths should focus on fostering an internal locus of control, reducing criminal propensities, re-orientation in value system and addressing the socio-economic pressures that drive individuals to engage in fraudulent activities. For example, educational programs could be designed to help youths develop a stronger sense of personal responsibility and resilience, while also providing them with legitimate opportunities for financial success. Additionally, policymakers should consider implementing stricter regulations on online platforms to reduce the opportunities for internet fraud, particularly among younger individuals.

## Recommendations

- **Promote an Internal Locus of Control through Education and Counselling:** Schools and universities should incorporate programs that teach students about the importance of personal responsibility and self-efficacy. Workshops and seminars can be organized to help youths develop an internal locus of control, emphasizing that their actions and decisions have a direct impact on their future outcomes. This can be achieved through activities that encourage goal-setting, problem-solving, and resilience-building.
- **Address Criminal Propensity through Early Intervention:** Government and non-governmental organizations (NGOs) should establish rehabilitation programs for youths who exhibit a high propensity to crime. These programs should focus on cognitive-behavioural therapy (CBT) to help individuals reframe their thoughts and reduce their inclination towards criminal behaviour. Communities also should be encouraged to create safe spaces for youths to engage in positive activities, such as sports, arts, and vocational training. By providing alternative avenues for success, communities can reduce the allure of internet fraud as a means of achieving financial stability.
- **Reduce the Impact of Social Comparison:** Schools and community organizations should implement media literacy programs to help youths critically evaluate the content they consume on social media. These programs can teach students to recognize the curated and often unrealistic portrayals of success and wealth on platforms like Instagram and TikTok, reducing the pressure to engage in fraudulent activities to "keep up" with their peers. Educational institutions and media outlets should highlight stories of individuals who have achieved success through legitimate means. By promoting realistic role models, youths may be less likely to resort to internet fraud as a shortcut to success.
- **Gender-Specific Interventions:** Given that males are more likely to engage in internet fraud, targeted interventions should be designed to address the unique pressures and societal expectations faced by young men. These programs could focus on teaching healthy coping mechanisms for dealing with financial and social pressures.
- **Address Age-Related Vulnerabilities:** Younger individuals are more susceptible to internet fraud due to their impulsivity and lack of life experience. Youth development programs should be established to provide mentorship, life skills training, and financial literacy education. These programs can help younger individuals make informed decisions and resist the temptation to engage in fraudulent activities. Parents should also be educated about the risks of internet fraud and encouraged to monitor their children's online activities. Workshops for parents can provide them with the tools to guide their children in making ethical choices online.
- **Address Socio-Economic Pressures:** The Nigerian government and private sector should collaborate to create more job opportunities for youths, particularly in the technology and digital sectors. Entrepreneurship programs can also be established to provide youths with the skills and resources needed to start their own businesses, reducing the pressure to engage in internet fraud. Furthermore, to alleviate the financial pressures faced by students, especially those in private schools, more scholarships and financial aid programs should be made available. This can help reduce the temptation to engage in fraudulent activities to fund their education or lifestyle.

## Conclusion

In conclusion, this study provides valuable insights into the psychological factors that influence the predisposition towards internet fraud among youths in Ibadan, Nigeria. The findings highlight the significant roles of locus of control, propensity to crime, gender, age, and school type in shaping individuals' likelihood of engaging in internet fraud. By addressing these factors through targeted interventions and policy measures, stakeholders can work towards reducing the prevalence of internet fraud and fostering a more ethical and secure online environment.

### **Limitations and Suggestions for Further Studies**

This study has several limitations that should be acknowledged. First, the cross-sectional design limits the ability to establish causal relationships between the variables studied. Future research could employ longitudinal designs to better understand how factors like locus of control, social comparison, and propensity to crime evolve over time and influence internet fraud behavior. Second, the study focused on youths in Ibadan, which may limit the generalizability of the findings to other regions or demographic groups. Expanding the sample to include other cities and rural areas in Nigeria, as well as different age groups, could provide a more comprehensive understanding of the issue. Third, the reliance on self-reported data may introduce biases, such as social desirability bias. Future studies could incorporate mixed-method approaches, combining quantitative surveys with qualitative interviews, to gain deeper insights into the motivations and rationalizations behind internet fraud. Finally, this study did not explore the role of other potential predictors, such as peer influence, family background, or access to technology. Investigating these factors in future research could provide a more holistic understanding of the drivers of internet fraud among youths.

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