

**Role of Social Media in
Facilitating Financial
Scams in Abuja, Nigeria:
Development
Communication
Interventions for
Prevention**

African Journal of Stability
& Development
Vol 17 No. 1, April 2025
pp. 631-648

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Abstract

This study explored the critical role of social media in facilitating financial scams in Abuja, addressing the urgent need for effective preventive strategies. The increasing prevalence of scams, including phishing, fake investment opportunities, and fraudulent online stores, poses significant financial risks to residents. Grounded in Social Learning Theory and the Diffusion of Innovation Theory, the research aimed to understand the behaviours associated with online scams and identify communication strategies for mitigating their impact. Employing a quantitative research design, the study gathered data from a sample of 390 respondents, selected through purposive sampling to ensure representation

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of social media users, scam victims, and digital marketing professionals. Surveys served as the primary instrument for data collection, enabling the assessment of awareness regarding scam tactics and residents' experiences with fraud. The findings revealed a significant lack of awareness and preparedness among the community, highlighting gaps in understanding common scams and prevention strategies. Based on these insights, several recommendations were proposed. Workshops and seminars were suggested to educate residents about the tactics employed by scammers, alongside targeted communication campaigns leveraging mass media and social media influencers to raise awareness. Additionally, establishing a framework for evaluating existing scam prevention strategies was deemed essential for continuous improvement. Innovative interventions, such as mobile applications for reporting scams and online forums for community support, were recommended to support scam reporting and community awareness, thereby enhancing digital literacy. Finally, fostering partnerships among government agencies, tech companies, and community organisations emerged as a crucial solution for developing comprehensive strategies to combat financial scams effectively.

Keywords: Social Media, Financial Scams, Development Communication, Interventions, Prevention

Introduction

Abuja, Nigeria's capital city, represents a microcosm of the broader national shift towards digital engagement, driven by rapid urbanisation and a growing population of tech-savvy users. As Abuja's digital economy continues to grow, the widespread adoption of social media platforms such as Instagram, Facebook, and WhatsApp has created new opportunities for connectivity, commerce, and information sharing. However, this digital transformation has also introduced significant risks, with financial scams proliferating across these platforms. The sophistication of these scams and their reliance on

anonymity and deception make them particularly challenging to counteract (Ajayi, 2016).

The rise of social media-driven financial scams in Abuja is directly linked to the city's evolving digital landscape. Scammers leverage the speed, scale, and reach of social media platforms to engage in fraudulent activities like phishing schemes, fake investment opportunities, and deceptive e-commerce transactions (Adeleke, 2021). These fraudulent acts typically involve duping individuals into providing sensitive financial information or making payments for non-existent goods or services. For instance, phishing schemes often lure users with seemingly legitimate offers, only to redirect them to fake websites designed to capture their personal information. Fake investment schemes, on the other hand, exploit individuals' desire for quick financial gains by promoting unrealistic returns on investments that do not exist.

One of the key enablers of these scams is the relative anonymity that social media provides. Fraudsters can create multiple fake profiles, pose as trusted individuals or organisations, and then disappear as quickly as they emerge, leaving victims with little recourse. Moreover, the global nature of these platforms makes it difficult for law enforcement agencies to track and apprehend perpetrators, who often operate across multiple jurisdictions. This lack of accountability further emboldens fraudsters, allowing them to continue their activities with minimal risk of detection or punishment.

In Abuja, the problem is compounded by the low levels of digital literacy among many social media users. Although the city is home to a growing number of educated professionals, a significant portion of the population remains vulnerable to online scams due to their limited understanding of online safety protocols. This gap in digital literacy means that many users are unaware of the risks associated with sharing personal information online or recognising warning signs of fraudulent activity (Onyeka & Umeogu, 2020). The absence of strong regulatory frameworks and effective reporting mechanisms also contributes to the persistence of these scams.

Development communication, which emphasises the strategic use of media to inform, educate, and persuade individuals toward positive change, holds significant potential in addressing the growing problem of social media scams in Abuja. Through well-designed awareness campaigns, social media users can be educated about the risks they face and how to avoid falling

victim to scams. For example, campaigns can highlight common red flags in phishing schemes or fake investment opportunities, providing users with practical advice on safeguarding their personal information.

Statement of the Research Problem

The rise of social media-driven financial scams in Abuja presents a pressing issue that affects both individuals and businesses. As social media platforms become more integrated into daily life, they have inadvertently become breeding grounds for fraud. Many residents are ill-equipped to recognise or protect themselves from these scams due to limited awareness of digital safety practices. In addition, the existing security measures on these platforms are often inadequate, making it easy for fraudsters to exploit users. This study examined how targeted development communication strategies, such as digital literacy initiatives and awareness campaigns, can help reduce the vulnerability of Abuja residents to online financial scams. By identifying gaps in current prevention measures and proposing effective communication interventions, this research contributed to creating a safer digital environment in Abuja.

Research Objectives

In line with the aim of understanding and preventing financial scams in Abuja, the specific objectives of this study are to:

- i. understand the role of social media in facilitating financial scams in Abuja;
- ii. identify development communication interventions for preventing financial scams in Abuja;
- iii. evaluate the effectiveness of current scam prevention strategies in Abuja; and
- iv. propose new communication-based interventions to reduce financial scams in Abuja.

Significance of the Study

The significance of this study lies in its contribution to understanding the growing issue of financial scams in Abuja, particularly as they are facilitated through social media platforms. As social media usage increases across

Nigeria, it has become an important channel for both legitimate communication and criminal activities, with scammers exploiting its widespread reach and ease of use. This research sheds light on how scammers manipulate online platforms, employing tactics such as phishing, fake investment schemes, and fraudulent online stores in order to deceive individuals.

By exploring the role of social media in facilitating these scams, the study provides valuable insights into the behaviours, perceptions, and vulnerabilities of social media users in Abuja. It identifies significant gaps in public awareness, emphasising the need for more robust educational and preventive measures. This knowledge is vital for policymakers, digital marketers, and development communication practitioners, as it allows them to design more effective interventions aimed at reducing the prevalence of online fraud.

The study also demonstrates the applicability of Social Learning Theory and Diffusion of Innovation Theory in understanding the diffusion of scam behaviours and the community's reaction to preventative measures. It emphasises the importance of using communication-based interventions that leverage media literacy, digital education, and public awareness campaigns to build resilience against scams. Furthermore, the research holds significance for the academic community by filling a gap in the literature regarding financial scams in Nigeria, contributing to the global discourse on digital fraud prevention. Lastly, the recommendations provided can inform future policies and strategies to enhance online security and protect citizens from financial exploitation.

Literature Review

Financial Scams in Nigeria

Financial scams have become a significant concern in Nigeria, with an increasing number of fraud cases reported across the country. These scams range from traditional fraud methods to more sophisticated online scams, which have evolved alongside the growth of the country's digital economy. Abuja, Nigeria's capital city, has been particularly affected due to its concentration of tech-savvy individuals and businesses that rely heavily on digital platforms for communication and transactions (Adeyemi, 2018). The

widespread use of platforms like Instagram, Facebook, and WhatsApp has made it easier for fraudsters to perpetrate scams through phishing, fake investment schemes, and fraudulent e-commerce activities. These scams often target unsuspecting individuals, who are drawn in by promises of high returns on investment or exclusive deals on goods and services.

Over time, the nature of financial scams in Abuja has evolved, becoming more complex and harder to detect. Fraudsters have increasingly adopted sophisticated techniques, using multiple fake profiles and taking advantage of the anonymity offered by these platforms to deceive their victims (Ogunleye, 2020). The rapid pace of technological advancement has made it difficult for both users and law enforcement agencies to keep up with the latest scamming methods. This has resulted in a growing need for effective strategies to mitigate these risks and protect vulnerable users. The literature suggests that improving digital literacy and raising awareness about the dangers of online fraud are key steps toward reducing the prevalence of financial scams in Nigeria, particularly in urban centres like Abuja.

The Role of Social Media

In Abuja, social media platforms have become crucial tools for fraudsters to exploit unsuspecting victims. Fraudsters take advantage of the anonymity provided by these platforms to create fake profiles, which they use to pose as legitimate businesses, influencers, or even government agencies. Through these profiles, they target individuals with fraudulent offers and schemes. One common tactic is the use of phishing schemes, where victims are tricked into revealing sensitive personal or financial information under the guise of legitimate requests (Eze, 2019). These phishing attempts often involve fraudulent ads or messages promising quick financial gains or exclusive deals on goods and services.

Fraudulent advertisements on platforms like Instagram and Facebook are another major method used by scammers in Abuja. These ads often promote non-existent products or investment opportunities, luring victims into making payments for services that are never rendered (Oluwole, 2021). Scammers exploit the speed and reach of social media to target large audiences simultaneously, increasing their chances of success. Additionally, the global nature of these platforms makes it difficult for local authorities to

track and apprehend the perpetrators, who often disappear after successfully defrauding their victims. This challenge highlights the need for better regulation and user education on how to identify and avoid social media scams in Abuja.

Development Communication and Crime Prevention

Development communication has proven to be an effective tool in raising awareness about crime and financial fraud, particularly through media literacy campaigns and targeted digital fraud prevention initiatives. In Nigeria, the use of development communication strategies has helped educate the public on the risks associated with online activities, including social media scams and financial fraud. For example, media literacy campaigns have been employed to improve the public's understanding of digital safety, equipping individuals with the necessary skills to identify and avoid fraudulent activities (Adebayo, 2018). These campaigns often involve collaborations between government agencies, non-governmental organisations (NGOs), and the private sector to create and disseminate content across various platforms, including radio, television, and social media.

In Abuja, initiatives aimed at preventing digital fraud have focused on raising awareness about the dangers of online scams and promoting safe online practices. One such case is the “Stay Safe Online” campaign, which utilised social media, billboards, and community outreach to educate residents about the tactics used by fraudsters and how to protect themselves from falling victim (Obi, 2020). This initiative highlighted the role of development communication in effectively reaching diverse audiences and ensuring that the message of online safety was accessible to everyone. By fostering digital literacy and promoting vigilance, these campaigns have contributed to reducing the incidence of financial fraud, though challenges remain in ensuring widespread and sustained impact.

Empirical Review

Okocha and Agbele's (2022) study, “Social Media and Cyber Security: Investigating the Risk in Nigeria,” effectively highlights the dual nature of social media's impact on the Nigerian society, emphasising both enhanced communication and economic opportunities for youths. Their use of protection motivation theory and technological determinism provides a solid

theoretical framework to explore how individuals perceive cybersecurity risks. However, the authors' reliance on education and practical training as primary solutions raises critical questions about their sufficiency in addressing the ever-evolving nature of cyber threats. While increasing digital literacy is essential, a comprehensive strategy must also incorporate regulatory frameworks, technological advancements, and multi-stakeholder collaboration among government, businesses, and civil society.

Moreover, the authors' recommendations for government and organisational initiatives lack specificity, leaving ambiguity in their implementation. They also fail to address how to protect emerging economic opportunities from fraud without stifling innovation. The interplay between socio-cultural factors and cybersecurity risks is another area that merits deeper exploration, as cultural attitudes toward technology can significantly impact the effectiveness of proposed interventions.

Theoretical Framework

Social Learning Theory

Social Learning Theory, developed by Albert Bandura in 1977, posits that individuals learn behaviours by observing and imitating others, particularly within their social environments. In the context of social media-driven financial scams, this theory is particularly relevant, as it illustrates how potential fraudsters may adopt and replicate fraudulent behaviours they witness online. Social Learning Theory emphasises the role of modelling, reinforcement, and imitation in behaviour acquisition. When individuals see others successfully engaging in fraudulent activities, often glamorised through social media, they may be more inclined to emulate these behaviours, believing they can achieve similar success without facing consequences. This theory underscores the importance of awareness and education in combating financial scams; if people can recognise and understand the mechanisms of fraud, they may be less likely to imitate such behaviour or fall victim to it.

Diffusion of Innovations Theory

Diffusion of Innovations Theory, introduced by Everett Rogers in 1962, examines how new ideas, practices, or technologies spread within a

community or society over time. This theory is particularly relevant when analysing the dissemination of scam tactics among online communities. In the digital age, innovative scam methods can quickly gain traction, as fraudsters share and adapt their techniques through social media platforms, forums, and other online channels. This theory highlights the process by which these innovations, such as phishing schemes, fake investment opportunities, and fraudulent advertisements, are communicated, adopted, and normalised within specific populations. Understanding this diffusion process is critical for developing effective intervention strategies; by targeting the sources and pathways through which these fraudulent tactics spread, development communication initiatives can disrupt the cycle of scams and reduce their prevalence.

Methodology

The research employed a quantitative design to investigate the role of social media platforms in facilitating scams in Abuja and to evaluate the effectiveness of development communication interventions. Data was collected through a survey administered to a sample size of 390 respondents, which aimed to assess their awareness of common scam tactics, experiences with fraud, and knowledge of prevention efforts. This quantitative approach provided valuable insights into the community's understanding and preparedness regarding online scams.

In addition to the survey, secondary data was collected to complement the findings and enhance the analysis. The data was analysed using statistical methods, which allowed for a systematic examination of the responses and identification of significant patterns. This included a content analysis of prevalent scam strategies on popular social media platforms like Facebook and WhatsApp in Abuja. The analysis revealed common themes, techniques, and language used in scams, providing a deeper understanding of how these fraudulent activities were constructed and communicated.

Purposive sampling targeted specific groups, including social media users, individuals who had experienced fraud, and digital marketing professionals in Abuja. This focus aimed to gather detailed information reflecting a range of perspectives and experiences related to social media scams and the effectiveness of communication interventions. Through this comprehensive

approach, the study aimed to uncover underlying behaviours and perceptions associated with online scams and identify effective strategies to mitigate them.

Data Interpretation and Analysis

Objective I: To understand the role of social media in facilitating financial scams in Abuja

Table 1.1 Which social media platform do you believe is most commonly used by fraudsters to perpetrate scams in Abuja?

	Frequency	Percentage
Facebook	51	13.08%
Twitter	69	17.70%
Instagram	92	23.59%
WhatsApp	23	5.90%
Telegram	88	22.56%
Tiktok	67	17.18%
Total	390	100%

Source: Field Survey, 2024

The data revealed insights into social media platforms commonly exploited by fraudsters in Abuja. Instagram emerged as the leading platform, with 23.59% of respondents identifying it as the most frequently used for scams. Following closely were Telegram at 22.56% and Twitter at 17.70%. Facebook and WhatsApp were less frequently cited, with only 13.08% and 5.90% of respondents, respectively.

Table 1.2 What type of scams have you encountered or heard about on social media platforms in Abuja?

	Frequency	Percentage
Phishing scams	23	5.90%
Investment scams	88	22.56%
Lottery scams	76	19.49%
POS scam	102	26.15%

Money-doubling scam	101	25.90%
Total	90	100%

Source: Field Survey, 2024

The data indicated the types of scams encountered or heard about on social media platforms in Abuja. POS scams were the most reported, accounting for 26.15% of responses, followed closely by money-doubling scams at 25.90%. Investment scams and lottery scams also had notable frequencies, with 22.56% and 19.49%, respectively. Phishing scams were the least mentioned, with only 5.90% of respondents reporting them. This analysis highlighted the prevalence of financial scams, particularly those involving point-of-sale and money-doubling schemes, among social media users in Abuja.

Objective II: To identify development communication interventions for preventing financial scams in Abuja

Table 1.3 Which of the following interventions do you think would be most effective in raising awareness about financial scams?

	Frequency	Percentage
Community workshops	135	34.62%
Social media campaigns	123	31.54%
Radio announcements	99	25.40%
Printed flyers	33	8.46%
Total	390	100%

Source: Field Survey, 2024

The data revealed insights into the most effective interventions for raising awareness about financial scams. Community workshops emerged as the preferred intervention, garnering 34.62% of responses, while social media campaigns followed closely with 31.54%. Radio announcements were also significant, accounting for 25.40%, whereas printed flyers were the least favoured option, receiving only 8.46% of the responses.

Table 1.4 How often do you believe educational programmes about financial scams should be conducted in your community?

	Frequency	Percentage
Monthly	79	20.26%
Quarterly	104	26.67%
Biannually	151	38.72%
Annually	56	14.36%
Total	390	100%

Source: Field Survey, 2024

The data indicated the preferred frequency for conducting educational programmes about financial scams in the community. A majority of respondents, 38.72%, believed such programmes should be held biannually, while 26.67% favoured quarterly sessions. Monthly programmes received 20.26% of the responses, and only 14.36% suggested annual meetings.

Objective III: To evaluate the effectiveness of current scam prevention strategies in Abuja.

Table 1.5: How effective do you find the current scam prevention strategies implemented in Abuja?

	Frequency	Percentage
Very effective	59	15.13%
Somewhat effective	66	16.92%
Not very effective	134	34.36%
Not effective at all	131	33.59%
Total	390	100%

Source: Field Survey, 2024

The data revealed perceptions regarding the effectiveness of current scam prevention strategies in Abuja. A significant portion of respondents, 34.36%, rated these strategies as “not very effective,” while 33.59% found them “not effective at all”. In contrast, only 15.13% viewed the strategies as “very effective,” and 16.92% considered them “somewhat effective.”

Table 1.6 Have you ever participated in any scam prevention programmes in Abuja?

	Frequency	Percentage
Yes, and I found them helpful	71	18.21%
Yes, but I did not find them helpful	23	5.90%
No, but I am aware of them	144	36.92%
No, I am not aware of any programmes	152	38.98%
Total	390	100%

Source: Field Survey, 2024

The data indicated participants' experiences with scam prevention programmes in Abuja. A minority, 18.21%, reported having participated in such programmes and found them helpful, while 5.90% had participated but did not find them beneficial. Conversely, a significant portion, 36.92%, acknowledged awareness of these programmes without participating, and 38.98% were unaware of any available programmes.

Objective IV: To propose new communication-based interventions to reduce financial scams in Abuja.

Table 1.7: Which type of communication medium would you prefer for receiving information about financial scams?

	Frequency	Percentage
Social media	102	26.15%
Television	144	36.92%
Community meetings	91	23.33%
Email newsletters	53	13.59%
Total	390	100%

Source: Field Survey, 2024

The data revealed preferences for communication mediums regarding information about financial scams. Television was the most favoured medium, with 36.92% of respondents indicating a preference for this platform. Social media followed closely with 26.15%, while community

meetings attracted 23.33% of preferences. Email newsletters were the least preferred option, receiving only 13.59%.

Table 1.8: What new intervention would you suggest to help reduce financial scams in Abuja?

	Frequency	Percentage
Mobile apps for reporting scams	88	22.56%
Online webinars about scam awareness	103	26.41%
Interactive social media campaigns	90	23.08%
All of the above	109	28.00%
Total	390	100%

Source: Field Survey, 2024

The data indicated suggestions for new interventions to reduce financial scams in Abuja. The most favoured option was “All of the above,” with 28.00% of respondents supporting a comprehensive approach. Online webinars about scam awareness followed closely at 26.41%, while interactive social media campaigns received 23.08%. Mobile apps for reporting scams garnered 22.56%.

Discussion of Findings

Roles of Social Media in Facilitating Scams in Abuja

The analysis indicates that scammers in Abuja effectively exploit social media platforms to perpetrate scams such as phishing links, fake investment opportunities, and fraudulent online stores. Scammers utilise various tactics that take advantage of the trust and interconnectedness prevalent in social media networks. For instance, phishing scams often involve deceptive messages that mimic legitimate organisations, tricking users into sharing sensitive information. Fake investment opportunities, marketed through appealing graphics and testimonials, spread quickly as users share these posts within their social circles. This behaviour exemplifies **Social Learning Theory**, which posits that individuals learn behaviours through observation and imitation. When users see others engaging with or endorsing these

scams, they may perceive them as legitimate and thus be more likely to fall victim.

Development Communication Interventions

Awareness Campaigns: To combat the prevalence of scams, targeted awareness campaigns should be implemented to inform Abuja residents about common scams and their warning signs. By leveraging mass media, social media influencers, and community outreach, these campaigns can effectively reach diverse audiences. Social media influencers, in particular, can play a crucial role in disseminating information, as their followers may trust their insights. This approach aligns with the **Diffusion of Innovation Theory**, highlighting how new information can spread through trusted networks, thereby enhancing the uptake of scam prevention strategies among residents.

Digital Literacy Programmes: Implementing digital literacy workshops is vital for enhancing users' knowledge of online risks and protective measures. These workshops could be conducted in schools, workplaces, and community centres, focusing on identifying scams and safe online practices. Incorporating elements of **Social Learning Theory**, these programmes can utilise role-playing scenarios and peer-learning to reinforce the concepts taught, allowing participants to practice responses to potential scams in a safe environment.

Collaboration with Social Media Platforms: Collaboration with social media companies is essential for developing effective fraud detection tools and reporting mechanisms tailored to the Nigerian context. By partnering with these platforms, development communication experts can advocate for features that enable users to easily report scams and educate them on recognising fraudulent content. This collaboration can enhance the overall safety of users and reinforce positive behaviours learned through awareness campaigns and digital literacy programmes.

Challenges

Despite the potential effectiveness of these interventions, several challenges impede their implementation. Limited digital literacy among various population segments poses a significant barrier; many users may lack the skills to

identify scams or understand the associated risks. This gap in knowledge can be addressed through targeted educational programmes. Additionally, access to reliable information remains a challenge; misinformation often proliferates on social media, making it difficult for individuals to discern credible sources. Finally, enforcing cooperation from social media companies can be problematic, as these platforms may prioritise user engagement over user safety. Building collaborative relationships with these companies is crucial for implementing effective fraud prevention measures.

Conclusion

The analysis revealed that social media played a crucial role in facilitating financial scams in Abuja. Scammers effectively exploited various tactics, including phishing links, fake investment opportunities, and fraudulent online stores, leveraging the interconnectedness of social media to spread misinformation and manipulate users. The findings underscored the urgent need for development communication interventions aimed at mitigating these risks.

Media literacy campaigns were highlighted as essential tools for empowering residents with the knowledge to recognise and avoid scams. Public awareness efforts, particularly through the engagement of social media influencers and community outreach, proved vital in disseminating information about prevalent scams. Additionally, collaboration with technology firms emerged as a necessary strategy to develop robust fraud detection tools and reporting mechanisms tailored to the Nigerian context.

The study encouraged further research on online fraud prevention, emphasising the importance of expanding efforts not only in Abuja but also in other Nigerian cities facing similar challenges. By fostering a deeper understanding of the dynamics of online scams and effective prevention strategies, stakeholders could contribute to a safer digital environment for all users.

Recommendations

Based on the research findings, the following recommendations are made:

- 1. Enhancement of the Understanding of Social Media's Role in Financial Scams:** There is a need to conduct workshops and seminars to educate residents about the specific ways scammers

exploit social media platforms. This initiative should include case studies illustrating how tactics such as phishing, fake investment schemes, and fraudulent online stores operate, empowering users to recognise and avoid such scams.

2. Implementing Targeted Development Communication

Interventions: Developing and launching targeted communication campaigns aimed at raising awareness of financial scams will help. These campaigns should utilise multiple platforms, including mass media, social media influencers, and community outreach programmes, to effectively disseminate information about common scams and prevention strategies.

3. Strengthening the Evaluation of Current Scam Prevention

Strategies: A framework for evaluating the effectiveness of existing scam prevention measures in Abuja should be established. This could involve conducting surveys and focus group discussions to gather feedback from residents regarding their awareness and perceptions of current initiatives. Based on this evaluation, these strategies can be refined and enhanced to address any identified gaps.

4. Innovative Communication-Based Interventions:

There should be the creation of new communication-based interventions that leverage technology to enhance scam prevention. This could include the development of mobile applications for reporting scams, as well as online forums for sharing experiences and advice among community members. In addition, integrating digital literacy programmes into school curricula and community centres will empower individuals to navigate social media safely.

5. Encouragement of Collaboration among Stakeholders:

The fostering of partnerships among government agencies, tech companies, and community organisations to create a cohesive approach to preventing financial scams is important. Collaborative efforts can facilitate the sharing of resources and expertise, leading to the development of comprehensive strategies that address the multifaceted nature of scams.

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