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**Fear of On-line Victimization Among Undergraduate Students:  
A Comparative Study of Two Selected Urban Universities**

By

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**Abstract**

*The study assessed the prevalence and patterns of fear of on-line victimization among students using a sample of 641 students enrolled in undergraduate studies in two urban public universities in North Western and South Eastern Nigeria, i.e, Bayero University, Kano and University of Nigeria, Nsukka respectively. Specifically, the study sought to answer the questions: How prevalent is the fear of on-line victimization among undergraduate students? What are the patterns of the fear of on-line victimization among undergraduate students? Data from the two universities were compared. The results indicate that there is a high prevalence of fear of online victimization among undergraduates in both universities. Among the five kinds of fears benchmarked, fear of fraudulent mails was the most expressed fear and it was more prevalent in the North West sample than in the South East sample. The study concluded that the fear of online victimization may impact negatively on the cashless Nigeria being proposed by the Central Bank of Nigeria, since online banking is one of its major components. Hence, sensitization on proper ways of utilizing ICT coupled with devising preventing strategies for self-protection while using on-line resources are recommended.*

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**Key words:** Fear, On-line victimization, Cyber crime, Criminology, Campus, Security.

**Introduction**

Early criminological researches focused on perpetrators of crime and the various factors that drive their criminogenic behaviours. These researchers proposed biological, psychological, and sociological oriented-theories in an attempt to explain crime and criminality. Nonetheless, twenty-first century criminological researches, beyond looking at criminals and their motivation for crime, have shown a growing interest in victims of crime thereby lending credence to the discipline of Victimology. Among all the elements of the crime circle, the victims of crime are perhaps the worst hit but ironically the least discussed.

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Fundamentally, crime victims now constitute an interesting subject of discourse in criminology and criminal justice. Criminal victimization is a horrible experience. It creates fear in the minds of the primary victims as well as secondary victims and third-parties like the victims' significant and generalized others. The net effect is a wide spread feeling of insecurity among these people, culminating into some personal efforts to protect themselves from criminal victimization or repeat victimization. Scholars have argued that "The fear of crime, reports about it, and the political misuse of that fear is a problem as serious as crime itself" (Weis & Milakovich, 1974: 27). Fear of crime has been a prevalent subject matter in victimology. The growth of violent criminal victimization at the wake of the 1980s and early 1990s stretched these fears to College campuses (Kelly & Tores, 2006).

Furthermore, early victimological researches focused on crime in the physical space; however, the growths of Internet technologies have stimulated interest on on-line victimization. On-line victimization is endemic and widespread. The spate of cyber victimization is perhaps much more wide-spread than victimization in the physical world. A recent study found that participating in on-line behavior and activities that facilitate exposure to motivated offenders and the suitability of target increased the likelihood of victimization (Marcum, 2009). As a result of the invasion of the larger societal culture, low level of awareness of students and parents about the real magnitude of crime on University campuses, many students have become victim of crime (Carter, 1999). However, there is a dearth of research on the problem of fear of online victimization among undergraduate students in Nigeria. This study therefore attempts to fill the gap by investigating the prevalence and patterns of fear of on-line victimization among undergraduate students in Bayero University Kano and the University of Nigeria, Nsukka, Nigeria.

The paper is divided into four major sections. First, university campuses and the fear of criminal victimization. Second, the methodology used in data collection. Third, analysis and interpretation of the data collected. Fourth, discussion of findings and research conclusions.

### **University Campuses and the Fear of Criminal Victimization**

According to Reynes (2010) every crime has a victim even though; criminologists have more or less solely focused on offenders for most of the discipline's history. According to him the first generation of victimologists began to show interest in victim oriented research in the mid twentieth century. For several years university campuses were seen as sanctuaries, fortified against crime of the larger society (Smith, 1988). However, with the occurrence of several high profile violent crimes on university campuses, the perception that universities are safe-haven for students has changed (Smith, 1989). Criminological research is increasingly focusing on the student segment of the population. Several studies have been conducted on crime on university campuses (Carter, 1999, Hummer, 2004; Jennings, W.G., Gover, A.R. & Pudrznyska, D. 2007; Kelly & Torres,

2006; O’Kane, Fisher, & Green, 1994;) and on fear of crime on university campuses (Day, 1994; Fisher, 1995; Fisher, 2009; Fisher & Sloan, 2003).

The use of the internet for online social networking purposes by American College students is increasingly becoming popular. There are about 7.5 million face-book users on 2000 campuses in the USA (Vegh, Ricketts and Higgins, 2007). The fact that college students are not very cautious in monitoring and disclosing their personal information during on-line and off-line interactions with people clearly makes them vulnerable population (Higgins, Ricketts and Vegh, 2008). Among 910 participants, 26.2% experienced emotional victimization, 22.9% sexual and 17.1% experienced physical victimization (Forke, Myers, Catalozzi, & Schwarz, 2008).

Several studies have investigated the relationship between gender and fear of crime among the student population. A study on fear of crime and criminal investigation that examined the relationship between demographic characteristics, fear facilitators, fear inhibitors, neighbourhood context, and crime-related fear indicated some gender differences that the explanatory variable had on fear. However, not all were statistically significant (Schafer, Huebner & Bynum, 2006). Earlier studies have repeatedly found that women are more scared of crime than men, the fact that men are more likely to be victims of all crime except sexual assault and intimate partner violence notwithstanding (Gover & Dahod, 2009). On-line harassment causes anxiety and anger in the victim. Nevertheless, the real fear is that offensive and intimidating behaviour that is initiated on-line will transit into real life stalking (Ellison & Akdeniz, 1998). It has been opined that “Students who engage in protective behaviours may do so because of self-reported fear of perceived likelihood of victimization...fear of crime not only impacts a student’s sense of safety, but also the overall College environment and the public’s view about campus security ” (Woolnough, 2009).

## **Methodology**

Six hundred and forty-one undergraduate students from two public universities in the North-Western and South-Eastern regions of Nigeria participated in the study. The multi-stage sampling approach was used to collect the data. The cluster and simple random sampling methods were used in the selection of the respondents. The first stage involved the division of each of the universities into clusters (representing the total number of faculties in each institution). From the clusters, a simple random sampling was used to select faculties for sample distribution. The second stage involved a simple random sampling ballot to select 3 departments from each of the 5 faculties totalling 15 departments. The third stage involved the random selection of 24 undergraduate students from each of the selected 15 departments for a total of 360 respondents per university. The total sample for the two universities was 720 respondents. However, only 641

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questionnaires were validly completed and returned, 346 from Bayero university, Kano and 295 from the university of Nigeria Nsukka.

In order to obtain data questionnaires were designed to include several questions which revolved around the key research themes namely:

1. How prevalent is the fear of on-line victimization among undergraduate students?
2. What is the pattern of the fear of on-line victimization among undergraduate students?

### **Analysis and Interpretation of Data**

**Table 1: Distribution of respondents by age, sex, marital status and locality**

<b>Socio-demographic Variables</b>	<b>Locality</b>		<b>Total</b>
	<b>North-West</b>	<b>South-East</b>	
<b>Age</b>			
15-19	40 (11.6)	37 (12.5)	77 (12)
20-24	192 (44.5)	198 (67.1)	306 (55)
25-29	84 (24.3)	53 (18.0)	137 (21)
30-34	19 (5.5)	3 (1.0)	22 (6)
35 and above	11 (3.2)	2 (0.7)	13 (2)
No Response	0 (0.0)	2 (0.7)	2 (0)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>
<b>Sex</b>			
Male	277 (80.1)	196 (66.5)	473 (73.5)
Female	69 (19.9)	98 (33.2)	167 (26.5)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>
<b>Marital Status</b>			
Single	310 (89.6)	287 (97.3)	597 (93.0)
Married	36 (10.4)	7 (2.4)	43 (6.0)
Separated	0 (0.0)	1 (0.3)	1 (0.3)
Divorced	0 (0.0)	0 (0.0)	0 (0.0)
Widowed	0 (0.0)	0 (0.0)	0 (0.0)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>

It would be interesting to know the socio-demographic composition of the respondents. Table 1 above shows some socio-demographic variables of the respondents, which includes age, sex and marital status. On age, 55% of the respondents fell within the age group of 20 – 24 years, while the least number of respondents (2%) are 35 years and above. South East respondents are higher within the age group of 20 – 24 (67.1%) and the age group of 15 – 19 years (12.5%) while North West respondents are higher in the age groups of 25-29 (24.3%), 30 – 34 (5.5) and 35 and above (3.2%). In terms of sex, males

constituted 73.5% of the total respondents. While females constituted 26.5%. North West has higher male respondents (80.1%), while South East had higher female respondents (33.2%).

On marital status, an overwhelming majority of the respondents (93.0%) are single, while a few of the respondents are either married (6.0%) or separated (0.3%). Single respondents were slightly more in the South East (97.3%) than in the North West (89.6%). Married respondents were more in the North West (10.4%) than in the South East 2.4%.

**Table 2: Distribution of respondents by religious affiliation, residence, source of income and locality**

<b>Socio-demographic Variables</b>	<b>Locality</b>		<b>Total</b>
	<b>North-West</b>	<b>South-East</b>	
<b>Religious Affiliation</b>			
African Traditional Religion	1 (0.3)	0 (0.0)	1 (0.3)
Christianity	55 (15.9)	293(99.3)	348 (54.0)
Islam	288 (83.2)	2 (0.7)	290 (41.0)
Others	2 (0.6)	0 (0.0)	2 (.03)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>
<b>Residence</b>			
On Campus	194 (56.1)	140 (47.5)	334(51.3)
Off- Campus	135 (39.0)	147(49.8)	282 (44.4)
On/Off campus	17 (4.9)	7 (2.4)	24 (3.0)
No Response	0 (0.0)	1 (0.3)	1 (0.1)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>
<b>Source of Income</b>			
Family members	275 (79.5)	273 (92.5)	548 (86.0)
Scholarships	32 (9.2)	6 (2.0)	38 (5.1)
Family and Scholarships	27 (7.8)	5 (1.7)	32 (4.7)
Others	12 (3.5)	9 (3.1)	21 (3.3)
No response	0 (0.0)	2 (0.7)	2 (0.3)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>

A further insight on the socio-demographic make-up of the survey respondents is relevant to this discourse. Table 2 above indicates some socio-demographic variables of the respondents, which includes: religious affiliation, residence and source of income. On religious affiliation, 54.0% of the respondents were affiliated to Christianity, while 41.0% of the respondents were affiliated to Islam. As 0.3% of the respondents were affiliated to African Traditional Religion, 0.6% were of other religious affiliations. The majority of the respondents in the North West (83.2%) were affiliated to Islam, while a majority of the respondents in the South East (99.3%) were affiliated to Christianity.

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On residence, slightly above half of the respondents (51.3%) were residing on campus, less than half of the respondents 44.4% were off-campus, 3.0% of the respondents were residing both on and off campus, while 0.1 of the respondents did not answer the question. Data show that On-campus residents were more in the North West (56.1%) than in the South East (47.5%).

On source of income, majority of the respondents (86.0%) depended on their family members. 5.1% depended on scholarships, 4.7% on family members/scholarships, 3.3% depended on other sources of income, 0.3% did not respond to the question. The North West (79.5%) and the South East (92.5%) had the majority of the respondents depending on their family members.

**Table 3: Distribution of respondents by source of fear and fear of online victimization**

Source of Fear	Fear of Online Victimization		Total
	North-West	South-East	
<b>Fear that ATM pin can be Stolen</b>			
Yes	185 (53.5)	137 (46.4)	322 (50.0)
No	154 (44.5)	152 (51.5)	306 (47.8)
No Response	7 (2.0)	6 (2.0)	13 (2.2)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>
<b>Fear that Password can be Stolen</b>			
Yes	198 (57.2)	141 (47.8)	339 (52.0)
No	142 (41.0)	147(49.8)	289 (45.0)
No Response	6 (1.7)	7 (2.4)	13 (2.0)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>
<b>Fear that Hackers may Hack one's email or face-book Account</b>			
Yes	199 (57.5)	176 (59.7)	375 (58.5)
No	140 (40.5)	111(37.6)	251 (39.5)
No Response	7(1.7)	8 (2.7)	15 (2.0)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>

Concerns are increasingly high across the globe, but particularly in Nigeria on the activities of scammers who make every effort to steal the personal information of on-line users with a view to using same for fraudulent ends. Table 3 above shows respondents' fear of online victimization in relation to locality. On fear of ATM pin number theft, half of the respondents (50.0%) feared that their ATM pin number can be stolen. Slightly less than half of the respondents (47.8) did not

have that fear, while 2.2% of the respondents did not respond to the question. Slightly more than half (53.5%) of the respondents in the North-West and slightly less than half (46.4%) of the respondents in the South East fear that their ATM pin number can be stolen. This implies that the fear of ATM pin number theft is higher in the North-West than in the South East.

On the fear that one’s pass word can be stolen, slightly more than half (52.0%) of the respondents fear that their pass word can be stolen, while less than half (45.0%) of the respondents had no such fears. 2.0% of the respondents did not answer the question. Again, this fear is higher in the North-West (57.2%) than in the South-East (47.8%).

**Table 4: Distribution of respondents by source of fear and fear of online victimization continued**

Source of Fear	Fear of Online Victimization		Total
	North-West	South-East	
<b>Fear that Fraudsters may send Fraudulent mails</b>			
Yes	232 (67.1)	170 (57.6)	402 (62.3)
No	103 (29.8)	118(40.0)	221 (34.4)
No Response	11(3.2)	7 (2.4)	18 (2.0)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>
<b>Fear of receiving threatening, insulting and harassing email</b>			
Yes	149 (43.1)	118 (40.0)	267 (41.0)
No	189 (54.6)	168(56.9)	357 (55.0)
No response	8 (2.3)	9 (3.1)	17 (2.0)
<b>Total</b>	<b>346 (100.0)</b>	<b>295 (100.0)</b>	<b>641 (100.0)</b>

Online Advance Fee Fraud (AFF) otherwise called “yahoo-yahoo” is pervasive in Nigeria. As a result, some Nigeria are reluctant to migrate to the obviously convenient on-line banking platforms rolled out by banks in Nigeria for fear of being victimized by criminal elements. Similarly, it is no longer uncommon for people to receive some threatening, insulting and harassing emails from some “faceless” people who want to intimidate them. Fundamentally, the two above scenarios would trigger fear in the minds of the average Nigerian students and may impact on their on-line behaviours. Regarding the fear that hackers may hack one’s email or face book account, 58% of the respondents expressed such fear, while 39.5% of the respondents did not express it and 2.0% of the respondents did not answer the question. Conversely, the fear that hackers may

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hack one's email or face book account was more among the South East respondents (59.7%) than in the North-West (57.5%).

The fear that fraudsters can send people fraudulent mail was expressed by a majority of the respondents (62.3%), while less than half of the respondents (34.4%) did not express such fears and 2.0% of the respondents did not answer the question. The fear is higher among North-West respondents (67.1%) than South East respondents (57.6%).

Finally, the fear of receiving threatening, insulting and harassing email was expressed by 41.0% of the respondents, while 55.0% of the respondents did not express such fear and 2.0% of the respondents did not answer the question. The fear is higher among respondents from the North-West (43.1%) than those from the South East (40.0%).

### **Discussion**

The study reveals that there is a high prevalence of fear regarding online victimization among undergraduates in Nigeria. This fear is widespread and include the fear of ATM pin number theft, fear of password theft, fear of email address and face book hacking, fear of fraudulent messages from fraudsters and fear of threatening, insulting and harassing email. The growth of digital technologies in Nigeria has led to a dramatic increase in the use of Computer Mediated Communication (CMC) which includes email, social networking sites, chat rooms and instant message among undergraduates. This has no doubt increased the on-line victimization vulnerability window. Many Nigerian undergraduates have been victims of one form of online crime or the other. But since the internet has become an integral part of their daily lives, undergraduates still carry on with their online activities, albeit, with the fear of victimization hanging around them.

Findings on the patterns of fear of online victimization in the sample are interesting. Among the five kinds of fear benchmarked for this study, the fear of fraudulent mail was the most expressed one. The advance fee fraud landscape has changed over the years in Nigeria. Fraudsters and "419ers" seem to have migrated from their traditional off-line world to the online world. The virtual world guarantees them a wider reach of targets. It also provides them some kind of anonymity and reduces the risk of being caught. With all sorts of spam mails littering the inboxes of undergraduates, the fear of fraudsters will certainly be widespread. This fear was expressed more in the North West (67.1%) than in the South East (57.6%). The activities of fraudsters seem to be more pronounced in the North West than in the South East. South Easterners therefore must have known the tactics and tricks of off-line fraudsters and are more likely to recognize this online than their North-Western counterparts.

Fear that hackers may hack ones email or face book account ranked second. About 7.5 million persons in America use face-book in 2000 campuses (Vegh,



Ricketts and Higgs, 2007). Electronic mailing and social networking constitute a significant part of undergraduates' internet activities and with the increasing wave of hacking, users are likely to worry about being victimized by hackers. This fear seems to be slightly more in the South East (59.7%) than in the North West (57.5%). It seems that visiting social networking sites is more prevalent in the South-East than the North-West which explains why the fear is more pronounced there. In a recent study conducted in Lagos, Nigeria, Ndubueze, Igbo & Okoye (2013) found that the respondents of whom more than half were students pre-occupied themselves with emailing/chatting while online.

Fear that one's password can be stolen ranked third. It is higher in the North-West (57.2%) than in the South-East (47.8%). The fact that internet usage seems to be higher in the South-East where many undergraduates access the internet from their personal computers, than in the North-West suggest that undergraduates in the South East are more likely to be better informed on how to prevent password theft than their counterparts in the North-West.

Card jamming, shoulder surfing and stolen ATM constitute 65.2% of ATM fraud in Nigeria (Adeoti, 2011). Fear of Automated Teller Machine (ATM) card theft ranked fourth. This is expected, since not all undergraduates may have an ATM card. Again, the fear is more in the North West (53.5%) than in the South East (46.4%). ATM usage among undergraduates seems to be higher in the South East, than in the North West. Thus, awareness on how to protect pin number theft may be more in the former region than in the latter; and naturally people will suspect or fear more when they know less of a phenomenon.

Finally, the fear of threatening, insulting and harassing emails ranked last in the fears benchmarked for the study. The fear is slightly higher in the North West (43.1%) than in the South East (41.0%). While cyber-stalking and cyber-bullying activities are common in the Western world, it seems not to be prevalent in Nigeria. Much of what we know of threats, insults and harassment take place offline. Although, Marcun, Higgs & Ricketts (2010) argued that several studies on youth internet usage found that many young people face unwanted exposure to sexual material, sexual solicitation and unwanted non-sexual harassment.

The undergraduate population are perhaps the most vulnerable population group. They largely constitute a category that is today referred to as the "Generation Y" or "Net Generation". According to Ndubueze (2013), the generation y has spare time and capacity which look for platforms for expression and find a veritable platform in the internet and particularly the social media. He found age to be statistically significant in online victimization in Nigeria.

## **Conclusion**

This study which is a preliminary investigation provides an insight on the prevalence and pattern of fear of online victimization among Nigerian

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undergraduates using quantitative techniques using a sample of 641 students of Bayero University, Kano and University of Nigeria, Nsukka. The Central Bank of Nigeria is piloting a cashless policy scheme in Nigerian economic capital, Lagos, the Federal Capital Territory and a few states of the federation, which will be extended to the rest of the country in due course. The policy is expected to encourage online banking activities as one of the options open to Nigerians. However, the fear of online victimization will certainly determine how far Nigerians will embrace the internet banking option. Further studies on online victimization among university students are required in Nigeria. This population group perhaps constitute the majority of internet users in Nigeria. Data on the dynamics of their online activities will therefore be useful in policy formulation towards the fight against online crimes.

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