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Influence of Self-Esteem and Self-Monitoring on Attitudes toward Internet Fraud among Undergraduate Students of Obafemi Awolowo University, Ile-Ife

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Abstract

The study examined the influence of self-esteem and self-monitoring on attitudes toward internet fraud among undergraduates in Obafemi Awolowo University. Again it looked into the influence of gender on attitude towards

internet fraud. A total of 249 male and female undergraduates participated in the study by filling a questionnaire. Data collected were subjected to appropriate statistical analysis using the two- way ANOVA. Results show that there is a significant gender difference in attitudes towards internet fraud ($F\{1.248\} = 3.785, P < .05$), it also shows that there is no significant main influence of self-esteem on attitude towards fraud ($F\{1.248\} = .087, P > .05$) and that there is a significant main influence of self- monitoring on attitude towards internet fraud ($F\{1,248\} = 7.221, P < .05$). Based on the results, conclusions were drawn and recommendations made on the influence of self-monitoring and gender difference on attitude towards internet fraud.

Key words: Self-esteem, Self-monitoring, Internet, Internet Fraud, Undergraduate Students

Introduction

Internet fraud came into being as a result of the increased use of internet facilities. The internet has become an everyday thing in almost every home including, in a developing country like Nigeria. Even with the menace of internet fraud, the importance of the internet is not far-fetched as it is now used in our everyday activities. The usage of computers, and most importantly, the internet is now so common that in homes where computers cannot be afforded, youths desperately resort to using cyber cafés just to have a feel of the internet. Recently, the use of the internet has also been extended to use on the mobile phone i.e. global system of mobile communication. Surfing the web can be done almost anywhere that mobile phones can reach.

The internet comes under the big umbrella of information technology which has made the world a global village. Information technology has a link with every aspect of our lives ranging from academics, financial, relations around the world etc (Chandler, Daniel, Munday, & Rod, 2012). In all these aspects of our everyday life, the new technology has been of tremendous help. It has helped to broaden our scope of knowledge and performance in various activities. It has also helped to enhance unity and effectively erased economic borders and further strengthened the concept of the “Global Community” (Alstyne, & Brynjofsson, 1996).

Youths use the internet more often than adults and by this, have been exposed to the dangers there in (Lenhert, Madden, and Hitlin, 2005). The major use of the internet for youths is for academic purpose. For this, the internet provides a wide range of information needed for academic work. In

advanced countries, students begin to have access to computers as early as the age of 3, though at that age, what is usually done is playing mini video games. When not for academic purpose, several other uses have been devised for the internet connections now provided by many telecommunication companies in most countries of the world. These common online activities include: playing online games, sending emails, engaging in real time chatting and meeting new people.

The availability of internet facilities has its pros and cons. Some of the pros of its usage among youths are that: a lot of academic assistance comes from the use of the internet; it establishes educational links; and enhances communication with teachers and other students. The internet generally serves as a mode of expanding knowledge, the dissemination of knowledge, and broadening our perspectives of life beyond academic work (Denning, 1998; Michalowski & Pfuhl, 1991). Excessive usage of the internet among youths can cause poor school performance, social isolation, and has also led to the numerous forms of internet fraud which is the main focus of this study. Social isolation is brought about by internet addiction which refers to internet dependence, technological addiction, problematic internet use and pathological computer use. Internet addiction is not yet a diagnostic and statistical manual-fourth edition (DSMIV) diagnosis, but its definition has been derived from DSM-IV criteria for addiction and obsession. Internet addiction can be viewed as a “behavioural addiction” which is the result of moving towards a definition of addiction based more on behaviour (Holden, 2001).

Internet fraud

Internet fraud is any form of fraud that is internet assisted. Most popular today are the ones perpetuated through e-mail, chat rooms, message boards and websites. The critical elements involved are fraudulent solicitations of the victim.

With the use of internet and computers, fraud can now come from anywhere on the planet. Fraudsters are taking advantage of the speed and easy accessibility of the internet. Now, distance is no longer a barrier and it is cheaper to use fraudulent, deceptive ‘spamming’ e-mails and web pages to dupe unsuspecting victims.

Forms of internet fraud also include the following:

- Auction and retail schemes online
- Business opportunity or work-at-home schemes online
- Identity theft and fraud
- Investment schemes online
- Credit card scheme

In Nigeria, before the prevalence of internet facilities, fraud was popularly called ‘419 scam’ derived from that section of the Nigerian constitution that states provision for fraudulent activities. It came up in the 1980s as a result of the decline in the oil sector based Nigerian economy. The rate of unemployment began to increase and the victims sought for alternative means of making ends meet. This they did through forged letters, fax, and theft and so on. Recently, the use of emails and other internet facilities have taken over. However, due to the effectiveness of this medium, internet fraud has been on the increase (Uchechukwu, 2008).

Internet fraud occurrence or rate is highest among youths in Nigeria and is popularly referred to as ‘yahoo-yahoo’ (Uchechukwu, 2008). Internet fraud has become so popular among Nigerian youths that it is no more a secret knowing those involved in the fraud. Hence Internet fraud has continued to grow by leaps and bounds. The convenience associated with information technology makes the internet a readily available means to serve criminal purposes. Cyber crime covers internet fraud, not just online 419, but many other forms of crime which include e-mail scams, hacking, distribution of hostile software (viruses and worms), denial of service attacks, and theft of data, extortion, fraud and impersonation (Lenhart, Madden, and Hitlin,2005).

An individual’s self-esteem and self-monitoring behaviour may have an effect on an individual’s attitude towards a certain phenomenon, in this case, the attitude towards internet fraud. This includes whether the individual sees it as being right or wrong, whether its perpetrators should be punished or not etc. Indeed, Odumosu (1999), suggested that individuals with high self-esteem will be less influenced by others in making their decisions, They will engage only in the activities that fit into their own self concept without being influenced by their group, while individuals with low self-esteem will tend to rely on people’s views about them before making decisions. In the case of self-monitoring, people who are high self monitors constantly watch other people, what they do and how they respond to the behaviour of others. Such people are hence very self-conscious and like to ‘look good’ and will usually

adapt well to differing social situations. On the other hand, low self-monitors are generally oblivious to how others see them and hence march to their own different drum.

A widely accepted definition of self-esteem defined self-esteem as " the experience of being competent to cope with the basic challenges of life and being worthy of happiness" (Braden, 1969). This two-factor approach, as some have called it, provides a balanced definition that seems to be capable of dealing with limits of defining self-esteem primarily in terms of competence or worth alone (Mruk,2006).

Branden's description of self-esteem includes the following primary properties:

1. Self-esteem as a basic human need, i.e., 'it makes an If-development, and has a value for survival';
2. Self-esteem as an automatic and inevitable consequence of the sum of individuals' choices in using their consciousness; and
3. Self-esteem as something experienced as a part of, or background to, all of the individuals thoughts, feelings and actions.

Self-esteem is a concept of personality. For it to grow, we need to have self worth, and this self worth will be sought from embracing challenges that result in the showing of success.

Another description of self-esteem is that given by Moris Rosenberg in the mid 1960s. As a social-learning theorist, he defined self-esteem in terms of a stable sense of personal worth or worthiness. This became the most frequently used definition for research. However, it involves problems of boundary definition, making self-esteem indistinguishable from such things as [narcissism](#) or simple bragging.

Self-monitoring can also be referred to as monitoring competence. Snyder (1974) defined it as the process through which people regulate their own behaviour in order to "look good" so that they will be perceived by others in a favourable manner. Its theory as proposed by Snyder (1974) distinguishes between high self-monitors, who monitor their behaviour to fit different situations, and low self-monitors, who are more cross-situationally consistent.

Self-monitoring “refers to a person's ability to adjust his or her behaviour to external situational factors. It is a contribution to the psychology of personality. Individuals high in self-monitoring show considerable adaptability in their behaviour. They are highly sensitive to external cues and can behave differently in different situations. They are capable of presenting striking contradictions between the public persona and the private self. By contrast, low self-monitors can't disguise themselves this way. They tend to display their true dispositions and attitudes in every situation; hence, there is high behavioural consistency between who they are privately and what they do publicly (Robbins, 1993).

Furthermore, Self-monitoring involves three major and somewhat distinct tendencies (Baron & Greenberg 1990):

1. The willingness to be the centre of attention -- a tendency to behave in outgoing, extraverted ways (closely related to the social skill of emotional expressiveness);
2. Sensitivity to the reactions of others; and
3. Ability and willingness to adjust behaviour to induce positive reactions in others.

Methods

Design

This study was carried out with the descriptive survey research design. This is considered appropriate since the study is aimed at investigating the influence of self-esteem and self-monitoring on attitudes toward internet fraud. The variables of interest are self-esteem and self-monitoring which are the independent variables while the dependent variable is the attitudes toward internet fraud. Age, gender, sex, ethnic background were also included as socio-demographic variables, out of which only gender was treated as an independent variable. The first factor, gender has two levels: male and female, the second factor self-esteem has two factors: low and high and the third factor also has two levels: low and high.

Participants

The population for this study consisted of the entire population of students of Obafemi Awolowo University, Ile Ife, Osun State. A total of (two hundred and forty nine) 249 undergraduates (120 males and 129 females) participated in this study. The ages ranged between 16 and 35 years, with a mean age of

21.56 and a standard deviation (SD) of 3.17 year. The majority of the sample (215 or 86%) claimed Christianity, 29(12%) claimed Islam while the remaining 5 (2%) claimed other religions.

Instruments

A research questionnaire was compiled to measure self-esteem, self-monitoring and attitudes toward internet fraud for this study. The questionnaire contained four sections i.e. Section A- D.

Section A measured information relating to socio-demographic data of respondents. Age, sex, religion, ethnicity, department, faculty, level in the university and halls of residence were included in this section.

Section B measured the self-esteem of the subjects. The scale used is the Rosenberg's (1965) self esteem scale. The Rosenberg Self-Esteem Scale is a 10-item self-report measure of global self-esteem. It consists of 10 statements related to overall feelings of self-worth or self-acceptance. The items are answered on a four-point scales ranging from strongly agree to strongly disagree.

The reliability of the self-esteem scale was tested by means of the internal consistency method. The analysis was conducted by means of the Guttman split-half coefficient of reliability. The results of the analysis showed the scale to have a weak reliability of 0.31. This may be due to the modification done on the version used in this study.

Section C measured the rate of self monitoring of the respondents. The instrument used was the self-monitoring scale by Mark Snyder (1974). The reliability of the self-monitoring scale was tested by the means of the internal consistency method. The Guttman split coefficient show that the scale has a moderate level 0.56 of the reliability in this study.

Section D measured attitude towards internet fraud with Attitude Towards Internet Fraud Questionnaire (ATIFQ). The scale was self designed by the researcher for this study. It consists of 20 statements related to the use of internet for fraudulent activities. The items were answered on a 4-point likert scale ranging from strongly agree to strongly disagree.

The reliability of the ATIFQ was assessed with the Guttman split-half coefficient of internal consistency. The results of the analysis suggest that the

ATIFQ has a reliability coefficient of 0.66. This is above the conventional level and shows that the ATIFQ is a reliable instrument.

Procedure and administration of instrument

The questionnaire was administered to the 249 respondents in this study. The students were given the questionnaires in lecture theatres, in the halls of residence and in houses off campus. There was a detailed instruction on how to answer the questions. After the whole exercise, all questionnaires were sorted out to eliminate the ones with incomplete responses.

Data analysis

The data obtained from these subjects were analyzed using the statistical package for social sciences (SPSS) by means of the two-way analysis of variance (2-way ANOVA). The scores obtained have been used to test the three hypotheses in this study.

Results

Three hypotheses were posited to guide this study. They were all stated in terms of group differences in the dependent variable (internet fraud). The hypotheses were therefore tested by the means of a single two-way analysis of variance (2-way ANOVA). The results of the analysis are presented in Table-1 below.

Hypotheses testing

Hypothesis 1: *There is no significant gender difference in attitude towards internet fraud among undergraduates.*

The hypothesis was tested by means of the 2-way ANOVA. The results of the analysis are presented in Table 1. The results of the data analysis indicate that there is a statistically significant main influence of gender on undergraduates' attitude towards internet fraud. ($F_{\{1,248\}} = 3.785, P < .05$). The finding suggests that male and female undergraduates differ in the way they perceive internet fraud. An examination of the means of the gender groups showed that males ($x = 46.283, SD = 9.2722$) tended to have more positive attitude towards internet fraud than females ($x = 43.821, SD = 7.835$). Nonetheless, the evidence does not support the hypotheses and it is therefore rejected. The alternative hypothesis that there is a significant gender difference in attitudes towards internet fraud among undergraduates is accepted.

Hypothesis 2: *There is no significant self esteem difference in attitude towards internet fraud among undergraduates.*

The hypothesis was tested by means of 2-way ANOVA summarized in Table 1. The results of the analysis indicates that there is no significant main influence of self-esteem on attitude towards internet fraud ($F \{1,248\} = 2.087, P > .05$). The finding suggests that there is no relationship between the self-esteem of undergraduates and their attitude towards internet fraud. This hypothesis is therefore accepted.

Hypothesis 3: *There is no significant self-monitoring difference in attitude towards internet fraud among undergraduates.*

The hypothesis was also tested by means of the 2-way ANOVA summarized in Table 1. The results of the analysis of data indicates that there is a statistically significant main influence of self-monitoring on attitude towards internet fraud ($F \{1,248\} = 7.221, P < .05$). The finding suggests that the level of self-monitoring engaged by undergraduates influence their perception of internet fraud. An examination of the means of the self-monitoring groups showed that undergraduates with high level of self-monitoring ($x = 46.785, SD = 7.985$) tend to have the more positive attitude towards internet fraud than those with low levels of self monitoring ($x = 43.555, SD = 8.888$). Nonetheless, the evidence does not confirm the hypothesis which is therefore rejected. The alternative hypothesis that there is a significant self monitoring difference in attitude towards internet fraud among undergraduates is accepted.

Discussion of findings

The purpose of this study was to determine the influence of self-esteem and self-monitoring on attitude towards internet fraud. The discussion of this study is based on the results gathered from its conduct.

Three null hypotheses were stated relating self-esteem, self-monitoring and the gender of respondents as they influence attitude towards internet fraud. The results revealed the type of influence each of the independent variables has on the dependent variable. These will be related to past studies.

The first hypothesis which states that there is no significant gender difference in attitude towards internet fraud among undergraduates was tested using the 2-way ANOVA. The results showed that males and females differ in their attitude towards internet fraud and that males tend to have a positive attitude

towards internet fraud. The null hypothesis stated above was rejected and its alternative was accepted that there is a significant gender difference in attitude towards internet fraud. This finding has a relation to the work of Ward and Beck (1990). They concluded from their findings that sex-role socialization could be used to explain the differences between cheating in men and women. They explained that because women are socialized in a way different from men, they view cheating more negatively. As regards internet fraud women are more likely to have a negative attitude towards internet fraud and would rather not engage in it than their male counterparts. This has been ascertained by this study.

The second hypothesis which states that there is no significant self-esteem difference in attitude towards internet fraud among undergraduates was also tested by the 2-way ANOVA with result indicating that there is no statistically significant main influence of self-esteem on attitude towards internet fraud. The null hypothesis earlier stated was therefore accepted. This means literally that the self-esteem of an individual, be it low or high does not determine the individuals' attitude towards internet fraud. This negates the findings of a previous study related to cheating behaviour. Ward (1998) reported that there is a correlation between high self-esteem and the likelihood to cheat in a test. Although internet fraud is also a cheating behaviour, we therefore cannot generalize that all cheating behaviour can be compared to cheating in a test. The same thing goes for the work of Hollinger (1988) who studied criminal behaviour and reported that individuals were more likely to be involved in illegal activity if they had friends who also engaged in the activity. This being a distinguishing factor of low self-esteem, we should still not generalize all criminal behaviour. From this study, there is no link between self-esteem and attitude towards internet fraud even though it is a criminal behaviour.

The third hypothesis which states that there is no significant self-monitoring difference in attitude towards internet fraud among undergraduates was tested using the 2-way ANOVA and result showed that there is a statistically significant main influence of self-monitoring engaged in by undergraduates and their attitude towards internet fraud. Undergraduates with high levels of self-monitoring tend to have more positive attitude towards internet fraud than those with low self-monitoring. This is supported by Snyder's (1974) theory that high self monitors constantly watch other people, what they do and how they respond to the behaviour of others. Such people are hence very

self-conscious and like to 'look good' and will hence usually adapt well to differing social situations. On the other hand, low self-monitors are generally oblivious to how others see them and hence march to their own different drum.

Gender and self-monitoring behaviour are therefore a determining factor of undergraduate's attitude towards internet fraud. Females are less likely to engage in internet fraud as males. Also we can conclude from the results of this study that an individual's self-esteem is not a determining factor as to whether he will positively perceive internet fraud or not.

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Table-1: Summary Table of the 2-way ANOVA on Internet Fraud by Gender, Self-esteem and Self-monitoring.

Source	Type III sum of squares	Df	Mean squares	F	p
Corrected model	1379.403	7	197.058	2.779	.008
Intercept	464875.736	1	464875.736	6556.903	.000
Gender	268.326	1	268.326	3.785	.053
Self-esteem	147.973	1	147.973	2.087	.150
Self-monitoring	511.980	1	511.980	7.221	.008
Sex*self-esteem	.055	1	.055	.001	.978
Sex*self-monitoring	1.809	1	1.809	.026	.873
Self-est*self-moni	6.606	1	6.606	.093	.760
Sex*self-est*self-moni	182.555	1	182.555	2.575	.110
Error	17086.581	241	70.899		
Total	522871.000	249			
Corrected total	18465.984	248			

Note: In this table, self-est is self-esteem; Self-moni is self-monitoring.