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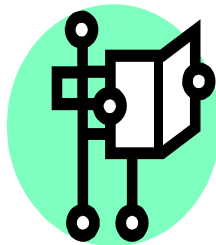
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BRIEF HISTORY OF THE JOURNAL

At the 7th Annual General Meeting of the International Research and Development Network of Children and Youth in Agriculture Programme (CYIAP-Network: visit our website www.cyiap_network.org for more information) held at Tai Solarin University of Education, Ijagun, Ijebu-Ode, Nigeria on the 28th November, 2006, it was resolved that a journal named *Annals of Child and Youth Studies (ACYS)* of the Network be established. Dr. Dixon Olutade Torimiro, an Associate Professor in the Department of Agricultural Extension and Rural Development, Obafemi Awolowo University, Ile-Ife, Nigeria was unanimously appointed as the Editor-in-Chief and the Department was chosen as the Editorial Office of the Journal.

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E-mail: vicokoria@yahoo.com
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Cape Coast Central Region, Ghana.
E-Mail: papaanor@yahoo.com; fannor-frempong.l@ucc.edu.gh
G.S.M.: +233244741679





Curbing cyber fraud through media literacy in Nigeria

Obiageli Pauline Ohiagu
University of Port Harcourt
Port Harcourt, Nigeria
obiageli.ohiagu@uniport.edu.ng

Abstract

One implication of the Internet's capacity for user anonymity is a high level of cyber-fraud. On the Internet, you can be whomever you want to be. Many forms of economic, social, political or religious deceits are thus, made easy on the Internet because some mischievous Internet users can effortlessly create fake profiles with phony names or pictures and a flow of false but supporting information, which may appear believable to other unsuspecting Internet users. Considering the enormity, variety and frequency of these online crimes which threaten to rubbish the potentials of the Internet, the urgency to make media literacy a part of communication and journalism education to combat these ills is critical. Therefore, media literacy presented in a six-step model is proposed as an essential knowledge kit in our digital era which can help curb cybercrime since media literate individuals develop critical skills to interpret media contents properly.

Keywords: Cybercrime, fake identities, internet, media literacy, online-anonymity.

INTRODUCTION

Online self-presentation is achieved through screen names, e-mail addresses, pictures, posts, location or other contact details and a mix of personal information. These may or may not reflect a person's true offline identity. Internet users easily represent themselves variously as they desire by manipulating their sex, race, colour, personality, location, and all other personal information; unlike on telephone, radio, and television where it is difficult to mask or change one's identity. 'On the Internet nobody knows you at all... knows what your race is or your sex. That whole colour and sex-blindness is a positive force for a lot of people,' (Jordan 1999, p.66). Besides, online identities can be modified as quickly as they are created. 'New media...allow users to carefully present an image of the self and have the capability to change it at any given time' (Edwards, Edwards, Wahl, et al., 2013, p.268). A person can

also create multiple online profiles for different purposes and activities. Edwards, Edwards, Wahl, et al., (2013) articulate that 'the Internet is often thought of as a place where role-playing, experimenting with different personas, and creating an idealized version of one's self is common' (p.265).

Unfortunately, some miscreants capitalize on these weaknesses of the Internet and use the medium for fraudulent purposes. Consequently, cyber fraud is on the increase because the Internet makes it possible for users to operate with fake identities, create multiple profiles, remain anonymous, and stalk other users. Wood and Smith (2001) affirm that Computer-Mediated Communication (CMC) contexts, 'like no other person-to-person media before them, offer communicators the ability to manipulate their personal identities in ways that call into question assumptions about what is possible and what is appropriate in the presentation of self' (p.47). Likewise, Edwards, Edwards,

Wahl, et al, (2013) believe that ‘online self-presentation is fueled by deception and identity play. Through CMC and new media you can virtually become anyone you want to be’ (p.267). These misleading online self-presentations due to anonymous, fake and multiple profiles provoke a lot of ethical questions and are at the root of most online frauds. Discussing online anonymity as a particularly thorny issue in CMC, Wood and Smith (2001) acknowledge that it can protect users from reprisals, stereotyped and biased interpretations, but also ‘it can distance them from accountability, that is taking responsibility for what they say....some people misuse the anonymity that online communication technologies afford to commit crimes’ (p.58).

Related to online anonymity and fake profiles is pseudonymity, that is renaming or nicknaming oneself in different communication contexts. Pseudonymity which has become common on the Internet is adopted sometimes as a trendy thing, especially by the digital natives. This is true of pseudonyms or nicknames which are referential of some qualities of one’s identity or which users assume to disclose something about their character or person (Wood and Smith, 2001, p.59). For example, pseudo names like Ambitious Kenny or Pretty Doris are attempts to represent some perceived images of oneself and may not necessarily have a criminal undertone. However, a person who adopts pseudonyms to become unrecognizable could also have the intent to create a false image of oneself in order to deceive, just as the person who chooses to remain anonymous; or one who represents himself/herself using fake profiles.

Cyber criminals also operate on identity theft. Fraudsters steal a person’s identity

either to misrepresent the person or commit a crime on behalf of the person. ‘Identity fraud occurs when someone acquires personal information that allows that individual to impersonate you online or in real life and make purchases or commit crimes in your name’ (Wood & Smith, 2001 p.62). In more elaborate terms, Casey (2011) consented that:

Organized criminal groups are gaining unauthorized access to individuals’ bank accounts, viewing their computers and stealing their savings... Identity thieves are stealing personal information that is stored on computers and using this information to obtain credit cards and other loans, buy houses and other valuable property, and even file for bankruptcy in the victim’s name. Identity fraud burdens victims with debts that can take years and substantial resources to clear from their name (p.xxiii).

The author illustrated how a malicious computer programme named ZeuS was used in September 2010 by a criminal group to steal money from the bank accounts of thousands of victims before they were later arrested.

Cyber stalking also enhances online fraud. Fraudsters sometimes use the Internet to trail a person. Casey (2011 p.420) observes that though stalkers who utilize the ‘Internet to target victims may attempt to conceal their identities, their obsession with a victim often causes them to expose themselves. For instance, they may say things that reveal their relationship with or knowledge of the victim’. From Paxson (2004)’s perspective, another ‘common example of Internet fraud occurs when a person pays for something and then never receives the item paid for’.

Consequently, ill-intentioned anonymity and pseudonymity on the Internet, multiple

and fake online identities, cyber stalking, identity theft, undelivered online purchases etc. are some dimensions of cyber fraud that lead to other crimes such as theft and impersonation. Many forms of socio-economic, political or religious scams are thus embarked on online because the medium gives people the protection to remain anonymous sources of information and the flexibility to create multiple and fake profiles which can be modified just by clicking the mouse. Regardless of the strategies used, the bottom line is that the Internet allows users to represent themselves as they wish; and some users capitalize on this Internet weakness to harm others with false information or dupe them. Benham, Edwards, Fractenberg et al. (2012) confirm that the 'Internet has provided manipulative people and organizations with the tools that allow hoaxes and con games to be perpetrated on a vast scale'.

On other features of the Internet that appear to encourage fraud, Paxson (2004) asserts that 'one reason that it is sometimes easy to commit fraud on the Internet is channel effect. Because many people view the Internet as sophisticated and prestigious, they believe that claims made on the Internet must be true'. Casey (2011) believes that "the absence of sensory-perceptual stimuli from a real person means that fantasy can play an even more expensive role' (p.421). Accordingly, the nature of the Internet as a medium of communication may have contributed to the volume and variety of online crimes, and this calls for caution for all communication stakeholders.

As long as Information and Communication Technologists have not proffered solution to preventing online fraud, being able to properly evaluate and interpret online messages remains critical. This involves assessing the content and sources of

online messages and placing them in context. New media literacy which is the ability to read and write new media contents is an essential skill for all media users to operate effectively in today's digital society. Edwards, Edwards, Wahl, et al., (2013) see it as a survival skill. 'Everyone needs new media literacy skills to function, survive and succeed in the communication age' (p.279). Livingstone (2004) also postulates that 'in this fast-changing production context, teaching users to question the authority, objectivity or quality of mediated knowledge becomes ever more crucial' (p.7). Much earlier UNESCO (1982) had alluded to the need for grooming a media literate society, even before the Internet now makes it more obligatory. 'We must prepare young people for living in a world of powerful images, words and sounds' (p.6). This is especially true now when this multimedia power of the Internet is being manipulated deceptively. Thoman and Jolls (2005) summed it up thus:

If our children are to be able to navigate their lives through this multi-media culture, they need to be fluent in "reading" and "writing" the language of images and sounds just as we have always taught them to "read" and "write" the language of printed communications (p.180).

Furthermore, media is constructed reality. All media information including news are selected, packaged and presented carefully for a purpose. Every media content is put together to form a social reality. As a result, framing is also an issue of concern with online information. Therefore, there is the need to always explore diverse perspectives and different layers of meanings embedded in any online message. 'Mediated messages appear to be self-evident, in truth, they use a complex audio/visual language which has its own rules (grammar) and which can be used

to express many-layered concepts and ideas about the world' (UNESCO, 1982, p.6).

In view of all these factors, it is mandatory that Internet users are proficient in interpreting these complex media languages to unveil the sender's intended meaning and other latent senses not often self-evident in the communication. Some scholars such as Kellner and Share (2005) have recognized the need for new media literacy. 'Living in what Marshall McLuhan coined global village, it is not enough to merely understand media, students need to be empowered to critically negotiate meanings, engage with the problems of misrepresentations and under-representations, and produce their own alternative media' (p.382). Some societies too have acknowledged the need for new media literacy training in schools and encourage media literacy organizations that teach people critical thinking skills about media. For example, media literacy is included in most of the United States' 50 states educational standards. There are also groups like 'Alliance for a Media Literate America' and 'Action Coalition for Media Education'. A few universities there also offer comprehensive academic programmes in media education, (Kellner & Share, 2005). Uk, Canada, Australia and more than 40 states in the United States have made a substantial effort in this regard (Hobbs & Frost, 2003).

However, many other societies like Nigeria are yet to realize this emerging responsibility for communication educators. New media literacy is not yet taught in Nigerian schools, neither are there organizations devoted to cultivating such skills. In many African societies, for example, there seem to be little or no such efforts geared at

empowering Internet users to interpret the many layers of meaning embedded in online communication. This paper is, therefore, an attempt to fill this knowledge gap in such communities by providing a model that could be used to teach media literacy skills in schools in order to minimize cyber fraud arising from illiteracy of the language and operational modalities of the new media.

Theoretical framework

The multiplicity theory

Interculturalists' concept of multiplicity of identities differs from the online multiple identities discussed above. A person's identity is a summation of a self-conceived image of oneself, others' collective perception of the personality as well as the person's desired self-image. Wood and Smith (2001) defined identity as 'a complex, personal and social construct, consisting in part of who we think ourselves to be, how we wish others to perceive us and how they actually perceive us' (p.47). Self-presentation and representation lead to identity formation. These authors also understand self-presentation as the process of setting forth an image we want others to perceive. The Internet has given the digital society another viable medium for self-presentation and identity construction. However, some unscrupulous Internet users with fraudulent intentions create multiple and fake identities and jump from one phony profile to another, swapping from one personality to another. These fake online identities are based on false and misleading self-representations.

We distinguish such online multiple identities as used in this context from the interculturalists' notion of multiplicity of identities. Every individual is generally believed to be a product of many subgroups resulting in a plethora of identities which cumulatively make up the person's unique personality,

(Nispen tot Pannerden, 2011; Verdooren, 2014). From these theorists approach, we all have multiple identities and no one is uni-dimensional. For example, I am a woman, teacher, Christian and a digital enthusiast; each of these factors affects my persona. A person may choose to highlight or dim some personal attributes resulting from membership to these different subgroups depending on the context the communication takes place and who the audience is. I present myself differently when I am lecturing in the classroom compared to when I am hanging out with a friend. A student who is also a manager will represent himself/herself both as a corporate executive and a student in different situations. In each context, the person may prefer to represent aspects of the personality that conform to the expectations and beliefs of the group in question.

Thus, intersectionality or intercultural theorists advocate that social multiple identities arise from our belonging to diverse social groups. The diverse sub-identities of a person are different shades of the overall personality or identity and each of them may be presented inadvertently or intentionally in different contexts. Intersectionality theory posits that a person's combination of group memberships and identities must be put into consideration in order to understand the individual's unique experiences and worldview (Settles & Buchanan, 2014). Similarly, diversity and inclusion advocates believe that an individual's multi-dimensional intersections of identities need to be understood to have a holistic picture of the person (Winters, 2013).

In contrast Zimmer (2010) notes that, Mark Zuckerberg, Facebook CEO, had

once argued that individuals have one identity, and so presenting two identities was perceived as an example of a lack of integrity that will no longer be tolerated. 'The days of you having a different image for your work friends or co-workers and for the other people you know are probably coming to an end pretty quickly...' This view is inconsistent with the interculturalists' theory that individuals normally have multiple identities. However, Zimmer (2008) making reference to Moli, a social networking site which enabled users to manage multiple identities through a common login and control who gets to see what aspect of their lives, disputed that privacy is contextual in nature. This means that one might be willing to share some personal information in one context and not another. Naturally, individuals consistently manage and restrict flows of information based on the context they are in, switching between various identities. In this way, they navigate the multiple and increasingly complex spheres of our lives (Zimmer 2008, 2010). Wood and Smith (2001) also argued that while communicating in different online platforms, people can exercise control over elements of their self-representation. 'In choosing names, signature files or personal descriptions, they make conscious decisions about how they wish to be perceived by others. The range of possible selves one might elect to present could be considered along a continuum of identification' (p.57).

This choice of possible self-representations would range from total anonymity to different levels of invented self-representing pseudonymity and then the real self. Online multiple identities as presented in this paper, in contrast to the above perspectives is a deliberate attempt to create multiple personalities using fake profiles, phony names and a

flow of false information which do not correspond to any of the person's actual offline characteristics; this is often done to serve some deceitful purposes. We agree with Zimmer (2008) that management of online information to control one's multiple identities with different subgroups which a person belongs to do not question the person's integrity as suggested by Zuckerberg, provided there is no pretense to be someone else nor intent to be perceived as another person.

The Interculturalists' notion of a multiplicity of identities is different from the experience of Internet users who deliberately present themselves with features that do not match any of their offline characteristics, especially with the purpose of deceit. For instance, when a person who has no job offline portrays himself online as the CEO of a company with 1,000 employees or as president of a country; when a man creates a social media account where he is a pretty lady with a female name, pictures and personality. The online 'jobless CEO' may be planning to dupe unsuspecting users with promises of business contracts, business partnership, or recruitment while the 'pretty woman' could also have plans to swindle innocent Internet users. The same may be said of an online pastor who is always bombarding his online community with religious posts but is almost atheist when offline.

These multiple fake identities created on the Internet by people who have dubious motives challenge the credibility of online information and the integrity of such Internet users. However, beyond treachery, they form the foundation of most cyber scams. The ease of interacting with such online fakes without recognizing their

pranks due to modern technologies make it imperative to train young people and all Internet users not to fall victims of cyber deceits. It is also the responsibility of communication educators to groom communicators who are honourable enough to desist from being perpetrators of these digital ills. Media literacy understood as the ability to analyze and evaluate media is a necessary skill to interpret when a user's online multiple identities arise from the natural, social factor of belonging to many subgroups or as a result of possible dubious intentions. In this era of digital self-representation and the possibility of digital persona, where everything is possible online, Internet users must be curious of other users' intentions asking questions such as this: does this person exist offline in the first place and in this manner or is the 'person' someone's digital robot carefully constructed for some purpose?

Uses and gratifications theory; the reception theory

Beyond the interculturalists' multiplicity theory presented above, this paper is also hinged on these two communication theories. First, the uses and gratifications theory of Elihu Katz and Jay Blumer 1970 research stresses that the media audience use the media to gratify various needs or use them for many purposes. The theory primarily guides 'the assessment of consumer motivations for media usage and access... and is considered a how and why approach to understanding media use and motivations' (Stafford, Stafford & Schkade, 2004, p.259, 266). Relating the theory specifically to Internet use, Ko, Cho and Roberts (2005) assert that 'uses and gratifications theory has been quite effective in understanding motivations and needs for using the Internet' (p.60). Similarly, LaRose and Eastin (2004) observe that numerous studies have applied uses and

gratifications to the Internet and found that the Internet is in many ways a unique medium. Other scholars such as Stafford, Stafford and Schkade (2004) identify Internet-specific gratifications.

Nevertheless, there are a number of other interpretations to this theory. For example, in Windahl, Signitzer and Olsen (2009) gratifications theory 'points out that sender and receiver may enter the communication process with different perspectives. What the sender means to be serious information may be used as light entertainment by the receiver, if it is used at all' (p.204). LaRose and Eastin (2004) observe that 'recent research explaining Internet usage has both extended and challenged the uses and gratifications approach to understanding media attendance by discovering "new" gratifications and introducing powerful new explanatory variables' (p.358).

Reversing the gratifications theory's emphasis on the audience, this paper argues that online message creators also have different motives for using the media. Senders, and not only receivers, also use the media to gratify their various needs which unfortunately may include swindling others. Therefore, Internet users should identify those possible gratifications which online message creators plan to achieve with their message.

Also relevant to this writing is the encoding/decoding model sometimes called the reception theory which is often attributed to the cultural theorist, Stuart Hall. Its thesis is that 'media messages always have a range of possible meanings and interpretations – some intended by the sender... and others read into the message by the audience' (Livesey 2014, p.277). As opposed to the hypodermic needle theory, this model believes in multiple

effects of the same media message depending on the process of message encoding (sender's intended meaning) and decoding (audiences' interpretations) which are often coloured by personal experiences, beliefs, attitudes, background, etc. In Hall (2006) and Livesey (2014), Hall classifies three possible message interpretations 1) Oppositional: the receiver rejects the message entirely either because it is inconsistent with personal beliefs and existing strong attitudes or the receiver does not believe/accept the message. 2) Negotiated message interpretation would involve subscribing to the sender's ideas but modifying the reading of the message to suit the receiver's circumstances. 3) The hegemonic approach means that the receiver shares the assumptions of the sender and interprets the message as originally intended by the sender. Hall (2006) explains that though 'it is possible to order, classify, assign and decode an event within more than one mapping... there exists a pattern of preferred readings' hence referred to as the dominant or preferred meaning' (p.169).

All of these considerations are vital in this context to emphasize the need for proper online message interpretation. In line with these theories, Internet users have the options to make either oppositional, negotiated or hegemonic interpretations of online contents. They can disagree wholly with the content creators (oppositional interpretation), agree with them to some extent by determining what parts of the message to accept and what parts to reject (negotiated interpretation) or accept their propositions in entirety (hegemonic interpretation). This choice of careful reading or interpretation becomes particularly important when considering that some of those online contents can be deceitful or dishonest information.

Similarly, a functional and sensible selective exposure, attention and retention of media contents will equally guarantee that only credible and honorable online contents are accorded due importance by critical Internet users while the junks are consciously screened out.

New media literacy

Literally, media literacy is the competency to read and write media contents. Discussing various conceptions of media literacy Brown (1998) highlighted 'the need for cultural and media-specific competencies. Competence of senders in crafting media products is related to the competence of receivers in interpreting communications distributed through mass media. The process is based on the viewer's media consciousness' (p.45). It was said that in 1992 participants in the Aspen Media Literacy Leadership Institute came up with what has now become a very popular definition of media literacy as the ability to access, analyze, evaluate, and create media. The Centre for Media Literacy (CML) stresses that it is the 21st-century approach to education which aims at educating students in the contemporary media culture, (Thoman & Jolls, 2003). In these authors' words, it is the process of:

helping students become competent, critical and literate in all media forms so that they control the interpretation of what they see or hear rather than letting the interpretation control them.... (it is the ability to *raise the right questions* about

what you are watching, reading or listening to. Len Masterman, the acclaimed author of '*Teaching the Media*', calls it "critical autonomy" or the ability to *think for oneself* (p.21).

Media literacy in Aufderheide cited in Koltay (2011) is designed to help people understand, produce and negotiate meanings in a culture of images, words and sounds; bearing in mind that media messages as constructed reality have commercial, ideological and political implications. Livingstone (2004) like most other scholars in media literacy sees it as the ability to access, analyze, evaluate, and create messages in a variety of forms. Likewise, Kellner and Share (2007) assert that:

Critical media literacy involves cultivating skills in analyzing media codes and conventions, abilities to criticize stereotypes, dominant values, and ideologies, and competencies to interpret the multiple meanings and messages generated by media texts. Media literacy helps people to discriminate and evaluate media content, to critically dissect media forms, to investigate media effects and uses, and to construct alternative media (p.4).

In this context, a combination of these various perspectives presents media literacy as a necessary education for the 21st century which stresses the ability to analyze and evaluate media messages critically as well as competently create media contents. A lot more has been written on the need to develop media literacy skills as an essential knowledge kit for the contemporary society. For example, in support of media literacy, as far back as 2007, the European Commission proposed that in our current digital world, there is a need for citizens to better understand how the media work as well as their economic and cultural dimensions (Koltay, 2011).

Some scholars have identified a number of literacy related concepts, categorizing them into two broad sections: digital literacy, which inclines more towards technology, computer as well as network skills and media literacy which relates more to information and visual literacies (Hobbs & Frost, 2003). Digital literacy from their viewpoint may be understood more as being technologically savvy than making sense of digital contents. It involves a working knowledge of current high-technology and an understanding of how they can be used. Whereas media or information literacy is understood more as media content aptitude.

However, digital literacy more appropriately encompasses both the ability to understand, evaluate, and analyze digital information (media content with its unique language, grammar and codes) as well as the computer and technology competencies to create online contents. It is the skill to function effectively in a high-tech society where information is often accessible in digital forms and the expertise to operate digital technologies. Digitally literate people can communicate and work more

efficiently with digital tools, they also possess better ability to read with meaning new media contents. Of what use is it from a communication perspective to be able to manipulate the tools without understanding their unique language and codes? Similarly, training users to interpret the meaning of media messages proficiently without the skill to create the messages or manipulate the technology cannot be regarded as comprehensive media literacy. This view is in line with Frechett (2013)'s assertion that 'merging of computer, information and media literacy skills is long overdue'.

Therefore, new media literacy, encompassing both media literacy and digital literacy, is understood in this writing as the expertise to accurately understand the language employed in communications with new media technologies and decode their layers of meanings as well as the aptitude to operate digital media technologies. It involves inculcating skills to access information from a variety of sources and the ability to analyze and explore how messages are constructed. It is the competency to evaluate the latent and explicit meanings of messages against one's own experiences, circumstances, ethical and moral principles. It also includes the proficiency to create messages using a variety of media tools. Nevertheless, this paper's thrust is on developing skills for analyzing and exploring how messages are *constructed* online, as well as evaluating explicit and implicit meanings embedded in online messages. Simply put, it is focused on developing an informed inquiry of online contents. Therefore, we limit the concept of new media literacy in this context to learning the skills to analyze, evaluate, and create online contents. It includes cultivating an inquisitive mind that questions online contents critically. It is about uncovering the many layers of meaning entrenched in most online

messages. With the consciousness that like all other media messages online contents are constructed, Internet users need to be groomed to interpret most online messages with skeptical minds that seek to unravel what the senders intent could be. New media literacy teachers do not tell the trainees what the message is, neither do they impose their interpretations on them. Rather they help them to analytically determine or interpret what they think the message is or might be. They also help the learners develop an open mind that every media message could have a number of readings depending on the reader's experience.

Consequently, new media literate or skilled persons develop critical thinking capabilities and aptly interpret online contents because they understand how media messages are constructed by content creators. They are more likely to identify the users' commercial, political and ideological strategies. A lot of times they can recognize what content creators intend to achieve, what they want receivers to believe or do. New media literate individuals are better equipped to detect the techniques of persuasion used, message bias or slant, spin, misinformation, lies, etc. They can speculate the parts of the story that are not being told and using their own experiences, skills, beliefs, and values they can evaluate media messages critically. Because they are also content creators in different contexts and know how messages are constructed, they are more skeptical of the intentions of other creators. They are better able to understand the complex messages they receive from different media and more appropriately understand the language use of each medium.

Thus, these competencies to a large extent can serve as a protective guard

against the antics of many online predators who cash on the gullibility of new media illiterate individuals. On the justification for media literacy training, beyond the ubiquitous nature of media messages that daily constitute much of the message for society, Brown (1998) argues that it can help the media audience 'learn how media presentations can reflect, modify, or distort aspects of reality and how symbol-systems (conventions, codes) mediate our knowledge of the world. This distinctive, pragmatic kind of inquiry is intended to develop what Masterman ... called critical autonomy' (p. 47).

This, therefore, challenges communication and media educators to embrace the task of training students and other online users to be competent enough to understand both the hidden and expressed meanings of online messages; or educate them to be at home with the overt and covert languages, techniques, objectives and meanings of online messages. They also need to groom people the integrity to desist from being perpetrators of online fraud. Honesty, integrity, and good character formation should be included in modern media education. New media literacy in this perspective also involves inculcating in Internet users the necessity to detest and desist from parading misleading or false information simply because the Internet permits users' anonymity or flexibility. It involves indoctrinating students and all other online users to uphold their integrity both offline and online, with the awareness that a person's flow of online information, kind of posts or comments, pictures and videos uploaded or shared collectively are indicators of that person's personality. Therefore, it is important to arouse a consciousness that contemporary employers evaluate a person's social media profiles and other online activities to establish his or her

personality before recruitment. And what an Internet user believes has been deleted long ago may still be stored on a hard drive somewhere, and could be detrimental or helpful in the assessment of the person's character. So, imparting new media literacy skills is far more than just the ability to interpret new media contents. This resonates with Frechett (2013) recommendation that 'a curriculum framework for media literacy with technology can be built using the three multiple literacies offered by Meyrowitz (1998) – media content literacy, media grammar literacy and medium literacy'.

Curbing cyber fraud through new media literacy

Like any other skill, new media literacy must be learned or taught. Developing an informed inquiry or a skeptical reading of online contents as constructed messages include asking helpful questions about the sender and his/her intentions. Relevant questions are: Who created the message and for what purpose? Whose point of view does the message present? What does the message creator want the receiver to believe or do? Then evaluating the credibility of the message and the process of constructing its meaning invoke these and similar questions: In what ways does this content appear realistic or unrealistic? Is the intended meaning similar or different to the receiver's experience? What kinds of persuasive appeals are used in creating the message? What techniques are used to attract users' attention? In what ways have the content creator's interest influenced the construction of the message? It also involves asking questions about the audience: Who are

the target audience? How might different individuals interpret this message differently? What might other people think and feel about the message? Are there technological ways to protect one's online information from harmful exposures?

Since in constructing a message the source is influenced by commercial, ideological, political purposes, a proper reading of the message cannot be done without at least speculating what such interests could be. It is also important to analyze whose viewpoint is being fronted; the source of the message and the strategies used to make the message appealing. For clarity, these questions which form the crux of our proposed model are tabulated below under six subheadings partly guided by an existing media literacy kit of the Centre for Media Literacy (Thoman & Jolls, 2005).

Table 1: New Media Literacy Model

	Guiding Question	Media Caution	Desired Understanding Objective
1	Who created the message?	All media messages are constructed.	<i>Message source or author:</i> Considering the constructiveness of the message and ways in which the author's interest may influence the construction of the message.
2	For what purpose was the message created?	Most media messages are goal oriented, they are created to realize an objective.	<i>Sender's motive or purpose:</i> Predicting what the author plans to achieve with the message, what the receiver is expected to believe or do towards realizing that goal.
	What ideological positions are presented or omitted in this message?	Every form of communication has some underlying values and points of view it promotes.	<i>Content or message:</i> Identifying the economic, political or social undertones of the message, its promoted values and viewpoints.
	What techniques have the content creator used to attract attention to the message?	Content creators construct messages using a creative language with its own rules.	<i>Format or technique of production:</i> Recognizing the persuasive or emotional appeals used to sell the message.
	How might different people understand this message?	Different people experience the same media message differently.	<i>Audience:</i> Forecasting whom the message targets and how other people might understand or respond to the message.
	What software or technological devices are there to protect my online data from external intrusions?	Unprotected online data can be intercepted by other users.	<i>Protecting personal data:</i> Shielding passwords, login details, other private codes and confidential online communications from intruders.

Applying the model to curbing cyber fraud

A number of cyber crimes could be detected from the onset of the communication if this model or guideline is applied to all forms of online transaction or communication, by breaking down every online content to answer these six key questions. The caution is to assess most online messages skeptically especially when the sender is a stranger, is not known physically and even takes the initiative to connect over the Internet or makes a proposal for business, friendship or any other form of online connection. A critical prying or skeptical analysis of online contents as messages constructed to serve a sender's purpose is fundamental. The first three questions of this model are

very crucial. Knowing that all media contents, including news, are constructed through careful framing and selection processes, it is obligatory to pin down every media message to the source's ideology and believe system in order to decode why the message was sent. The Centre for Media Literacy (n.d.) is of the view that in striving to know why a message was sent, that we need to:

look at the motive or purpose of a media message – and whether or how a message may have been influenced by money, ego or ideology. To respond to a message appropriately, we need to be able to see beyond the basic content motives of informing, persuading or entertaining. Much of the world's media were developed as money making enterprises and continue to operate today as commercial businesses.

Even personal messages circulated by individuals on the Internet are constructed to promote either an ideology or some personal or group interests. The pitfall is to assimilate the message without a conscious effort to understand what the sender is 'marketing' either immediately or afterward because some contents are constructed as preparatory messages sent as a prelude to the eventual deceitful message.

So, guided by this model it is possible to speculate to some extent biased and exploitative sources even when the intention seems latent. Thus, new media literacy can go a long way towards minimizing the rate of online crime by training Internet users who are not gullible to the antics of the online criminals. If people are more informed and digitally competent, they will be less susceptible to online deceits and cyber crimes may be on the decrease if not patronized. Besides this potential for reducing the number of cyber crime victims, media literacy can also curb this social menace by grooming media users who uphold the values of honesty and integrity and who detest all forms of falsehood, deceit and crime whether they are offline or online, familiar or anonymous. New media literacy can, therefore, minimize cyber fraud by teaching proper message interpretation and good character formation.

Finally, technological literacy is also essential to shield Internet users from some online scams. For example, online data security can be achieved through encryption. To access a cipher text (encrypted data), an authorized third party whom the message is not sent to, must provide some passwords to decrypt the text. Plain texts or unencrypted data do not have such protection; they can be intercepted by unintended recipients subjecting both the sender and receiver of confidential information to identity theft. Fact-checking, verification and validation software or sites can also help users to validate online information and their degree of reliability. Sites like IP Lookup could be used to identify a user's country or region, ISP, organization's name, IP's host name, etc. Decoding users IP address in order to match their actual location with where they claim to be could also be revealing. A sender in Country A who claims to be in Country B is already sending a warning signal. Casey (2011) highlights

that a Web server log would contain a cyberstalker's IP address and associated time. This can be used to investigate the stalker's online monitoring activities by showing which sites are visited and how many times visited. This of course applies to all other suspected users, examining their browsing history as registered on the Web server log can be helpful. Although Frechett (2013)'s recommendation of filtering potentially harmful online contents using filtering software such as NetNanny, Cyber Patrol, Cyber Sitter, N2H2, etc. was made for parental control aimed at limiting what contents children are exposed to online, these software can also be used to filter or block suspicious websites, links, emails and other online contents.

Against the theoretical background that even senders have different motivations for using the Internet and not only the audience as suggested by the Uses and Gratifications theory, and such motivations sometimes may include deceitful communication, this paper encourages a proper interpretation of online contents through media literacy. This is especially true given that media messages, from the perspective of encoding and decoding model, have a variation of possible meanings and interpretations. It is imperative to determine which online contents require oppositional, negotiated or hegemonic interpretations.

Conclusion

The contemporary explosion in digital information has presented a major challenge to every aspect of human existence, and that includes the world of formal education. With the influx of both credible and dishonest information on the Internet, teaching new media literacy skills becomes an urgent task of the 21st century for all educators but especially for communication teachers. It is inevitable to groom young people

who can critically analyze online contents to understand the sender's meaning and negotiate what meanings to accept or reject. Critical media reading involves asking significant questions. To minimize cybercrime which keeps advancing in multiple dimensions, the adoption of media literacy to teach students to uphold integrity and dignity as well as to protect them from the activities of society miscreants thus becomes fundamental. This is premised on the fact that media literate individuals who develop critical skills can interpret media contents properly and decode what the message creator wants the receivers to believe, what is being said or not being said and possibly what is the intended meaning. Media literacy is, therefore, an essential knowledge kit in our digital era which can help curb cyber fraud and guarantee the training of young people who are refined enough to desist from either being perpetrators or victims of any form of cybercrime.

Much of cyber-crimes which result from multiple and fake online identities can be abated by teaching new media literacy skills as guide towards proper online message interpretation with emphasis on '*who created the message?*' and '*for what purpose was the message created?*' Consequently, the paper proposes the inclusion of media literacy in the curriculum of every communication programme to teach Internet users critical skills to interpret media contents properly.

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