Research on the Current Situation and Governance Prevention of College Students' Network Fraud

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Abstract

In recent years, Internet fraud cases occur frequently, and college students, as the mainstream group of Internet users, are often found to be. In addition to the lack of security awareness and low information identification ability, college students are cheated in the process of brushing orders, shopping, online part-time jobs and purchasing accounts, mainly because of the "greed" psychology. Therefore, colleges and universities should strengthen students' network security education, strengthen the construction of counselors, guide students to establish correct values, and strengthen the construction of security departments.

Keywords

College Students; Colleges and Universities; Online Fraud; Network Security.
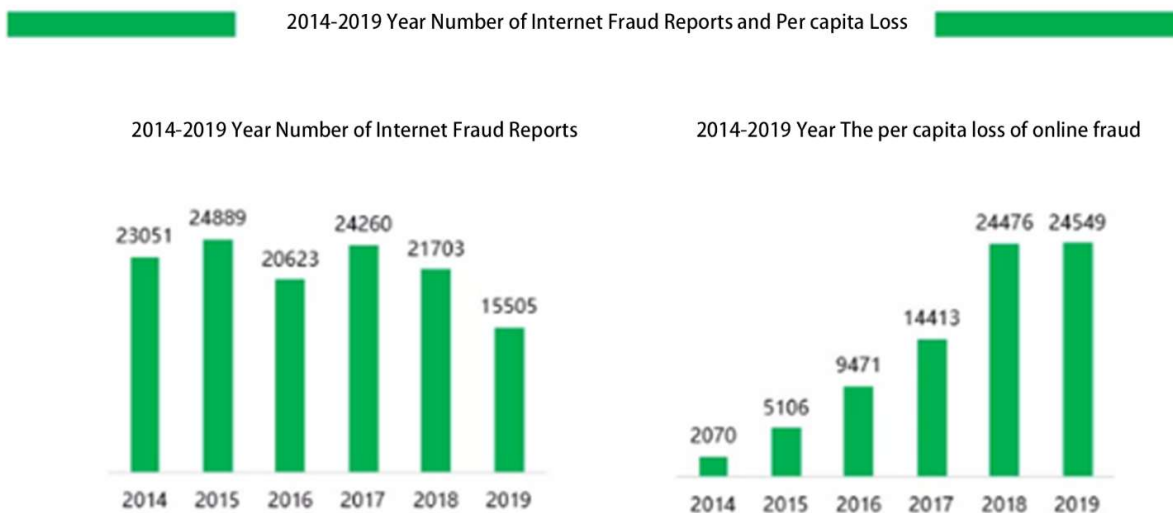
1. Research Background

Figure 1. (Image source: https://110.360.cn/index/newsInfo?id=141)

The application of computer technology and the rapid development of communication networks have brought great convenience to people's lives. They can know the world's affairs and buy the world's things without going out. The Internet brings people a new way of life, while making people's life more convenient and efficient. Moreover, the successful combination of the Internet and the economy has made financial transactions through the Internet a reality, but the accompanying cybercrime is also increasing day by day. As the most typical type of cyber crime, cyber fraud has the most features of virtuality, low cost, strong concealment, and low detection rate, which makes people hard to guard against. 1 (Xiao Xie, Huang Jiangying.

Research on the Types, Reasons and Countermeasures of College Students' Internet Deception [J]. Journal of Chongqing University of Posts and Telecommunications (Social Science Edition), 2015, May.) 2014-2019 Netizens reported that the Hunting Network platform has received reports from netizens There were about 114,771 fraud cases, and the total amount of fraud was 16.12 billion yuan. From January to April in 2021 alone, a total of 11,800 telecom and network fraud cases were cracked in Zhejiang Province, and economic losses of 880 million yuan were recovered.

College students are still relatively immature in terms of thinking and psychology due to their weak ability to distinguish when they are just adults, have less contact with the society, lack the necessary awareness of safety precautions, and have a low recognition rate of the authenticity of information, and they have become some criminals. The main target of fraud. Although colleges and universities have been carrying out education and prevention against online fraud, due to the endless emergence of online fraud methods, students are hard to guard against, and incidents such as being deceived often occur. In addition, because telecommunications fraud is characterized by organization and collectivization, the division of labor among gang members is clear, and they do not intersect with each other, or even do not meet each other, which makes it difficult to recover the defrauded money.

2. Object of Investigation

In order to understand the current situation of college students' cognition of online fraud in a university in Zhejiang Province, we compiled a questionnaire on the situation of college students' online fraud. All students in a university in Zhejiang Province distributed a total of 600 questionnaires, including 570 valid questionnaires and 570 questionnaires. The recovery rate was 95%, including 270 boys and 300 girls. The survey of the questionnaire provides favorable data support for us to deeply understand the reasons and types of college students being defrauded by the Internet.

3. Investigation Results

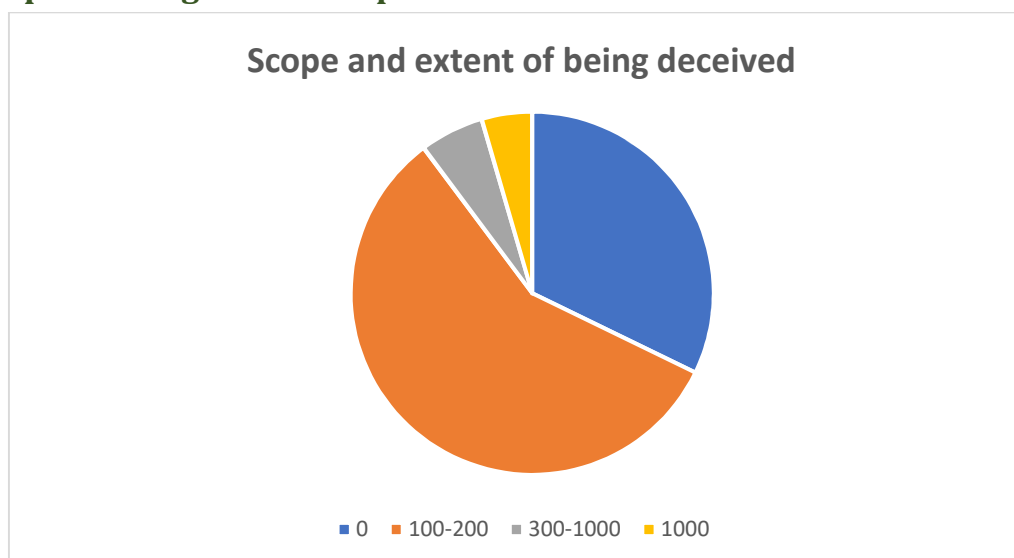### 3.1. Scope and Degree of Deception of Students

Figure 2. (Image credit: Homemade)

The survey found that 67.8% of the students have experienced telecommunication fraud incidents, and only 32.2% of the students have not experienced telecommunication fraud

related incidents, which shows that the scope of network fraud is wide. And 57.6% of the students were deceived with an amount of about 100-200 yuan, 5.7% of the students were deceived with an amount of 300-1000 yuan, and 4.5% of the students were defrauded by an amount of more than 1,000 yuan.

Although the amount of money defrauded by many students is relatively small, it is also a lot of money for students who are not financially good.
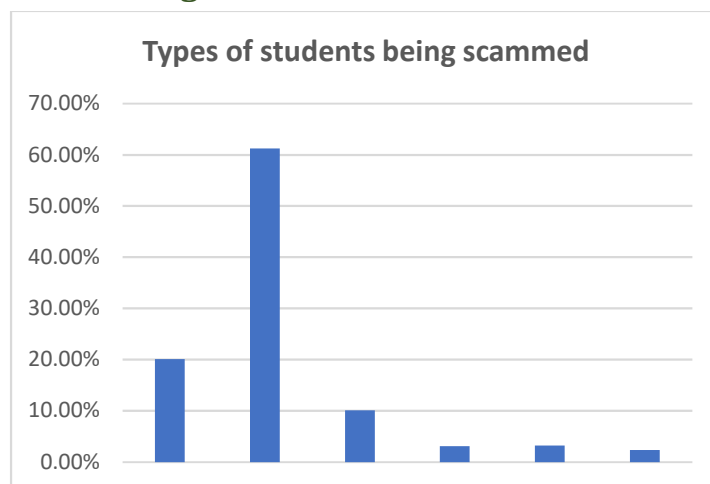
3.2. Types of Students Being Deceived

Figure 3. (Image credit: Homemade)

Through the survey, it was found that 20.1% of the students were deceived because the fraudsters pretended to be their classmates, relatives and other identities through WeChat, QQ and other social platforms to defraud their money because of temporary difficulties. The complete fraud process is very confusing, which can easily lead to college students being deceived. 61.2% of the students were deceived because they helped others to shop and swipe their bills in order to get commissions. Fraudsters pretended to be merchants and used fake Alipay links to make the money directly into the scammer's account when they clicked to pay, and even the payment password was stolen. 10.1% of the students were deceived because of part-time online jobs. The crooks asked applicants to pay a security deposit on the grounds of recruiting online typists. Some college students who were eager to find a job were most easily deceived when they went to the doctor in a hurry. 3.1% of the students were deceived because they bought game accounts, and most of them were boys; 3.2% of the students were deceived because they listened to an illegal institution to pass a certain exam, and tried to pass the exam in an opportunistic way and finally paid the price. 2.3% of students are deceived because pyramid schemes attract people into the group to defraud them for payment. Students often fail to recognize the scammers' traps and are fooled unconsciously.

3.3. Reasons Why Students are Deceived

After a survey, it was found that 67.3% of college students were deceived mostly because of their own greed for profit. Relevant personnel of the Zhejiang Public Security Bureau stated that one of the most important reasons for college students to be defrauded online is because of "greed". The characteristics of online fraud are not to directly target students for the first time, but to gain trust in multiple transactions and then defraud their money; 19.6 % of students are deceived because they have low ability to identify information and are too credulous about the words or websites of strangers. Because college students have not yet entered the society and their thoughts are relatively simple, it is easy to trust others and leak their personal information to others, providing an opportunity for fraudsters. 9.8% of students were deceived

because they did not understand the behavior and types of deception. Many students are unaware of the fraudulent behaviors of criminals because they lack the relevant knowledge and awareness of fraud prevention. 3.3% of the students were deceived because they had insufficient experience in online transactions. Therefore, when criminals pretended to be the customer service of the online trading platform and contacted the students, they were often unable to tell the truth.
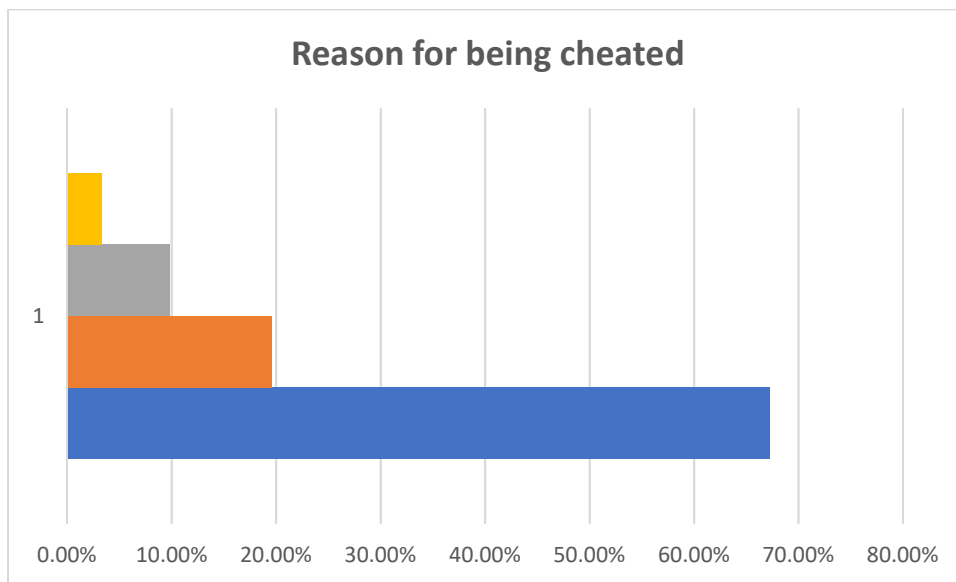

Figure 4. (Image credit: Homemade)

4. Opinions and Suggestions

According to the survey of the 47th Statistical Report on Internet Development in my country, the annual.

The age structure is dominated by 20 to 49 years old, accounting for 57.1% of Chinese netizens, among which netizens aged 20 to 39 account for the highest proportion. In terms of education level, the majority of netizens with a secondary education level are online, and they are employed.

In terms of industry structure, the student group occupies the largest proportion. 2 (CNNIC. Released the 47th "Statistical Report on the Development of China's Internet" [J]. China Information Security, 2021, (04).) Therefore, in the context of the information age, improving college students' cybersecurity awareness education is a must for colleges and universities. one of the most important educational issues.

4.1. Strengthen Network Security Education in Colleges and Universities

The reason why college students are easily deceived is that, in addition to their weak awareness of prevention and low information recognition ability, a large part of the reason is that they have less knowledge about online fraud, so that when they are deceived, there is no way to deal with them. Only when college students are aware of the importance of network security education psychologically and improve their own network security awareness and vigilance can they consciously abide by network security-related guidelines and reduce the probability of being scammed online from the root. Therefore, colleges and universities should strengthen education related to network security. By offering courses related to network security, inviting relevant experts to give lectures, and strengthening thematic activities on network security, students can understand the current situation of my country's network security, types of network fraud and other methods. Only in this way can we know ourselves and the enemy, and

we will not be in danger in a hundred battles, and we can take precautions to avoid being deceived.

4.2.   Strengthen the Construction of the Team of Counselors

College counselors have the dual identities of teachers and administrators. They are people who integrate education, management and service. They are the backbone of ideological and political education. When students encounter difficulties, the first thing they think of are counselors. Tasks also require counselors, so counselors play a pivotal role in the development of the student body and school. In addition, counselors are not only the people closest to students, but also at the forefront of private ideological and political education in colleges and universities. The level of counselor team construction directly affects the future development of students and colleges and universities. However, in real life, counselors are usually The work is complicated, the pressure is high, and the energy is limited. It is impossible to devote full energy to the education and management of students. Therefore, it is necessary to strengthen the construction of the counselor team, promote the professionalization of the college counselor team, and provide professional training for the counselors through internal and external training, famous teacher training, education salons, etc., so as to improve the quality of the counselor team as a whole and give full play to The functions of counselor education, management and service.

4.3.   Guide Students to Establish Correct Values

The development and progress of the Internet not only changes the way people live and study, but also subtly changes the values of students. Although one of the main reasons for college students to be deceived is "coveting small profits", it also reflects the ideological and moral quality of college students. needs improvement. When some students are in the fourth-level exam, because they don't study hard, they know that they can't pass the exam, so they try to get the answer through scammers during the exam. In addition, college students are deceived because of brushing, winning lottery, online shopping, etc., mostly because of the temptation of interest. Therefore, colleges and universities should help students establish a correct outlook on life, world outlook and consumption outlook, and help students improve their ability to analyze and solve problems.

4.4.   Strengthen the Construction of Security Department

Network information security relies on technology for three points, and management for seven points. 3 (Wang Weiting. Research on College Students' Internet Deception and Its Prevention [D]. Dali University, 2017.05) The security work of colleges and universities is the school security department under the guidance of the party committee's administrative leadership and the public security department, in order to maintain the school's political stability, public security and stability. Normal teaching, scientific research and living order, protect the life and property safety of teachers and students, protect the healthy growth of students, manage and educate people, and serve and educate people. 4 (Deng Qiufang. Research on the construction of security teams in colleges and universities in the new era [D]. East China Jiaotong University, 2009.) College security management is inseparable from the network security awareness of college management departments, teachers and college students; it is also inseparable from school network security Management precautions. According to data released by BISS, 57% of cybersecurity incidents are due to negligence in cybersecurity management. 5 (Xi Guangwen. Discussion on the importance of strengthening network information security education in colleges and universities [J]. Three Gorges Higher Education Research, 2009, (04).) It can be seen that the security department plays an important role in the stability of schools, and then in real life, colleges and universities The security personnel of 2008 are generally older and have lower educational backgrounds, so they cannot deal with emergencies such as online

fraud in a timely manner. Therefore, colleges and universities should strengthen the construction of school security departments, with the goal of cultivating a group of teams with high ideological quality and strong business ability.

Acknowledgments

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