



Study of Digital Scams: Experiences from the students of Patna Women's College

• Alok John • Anju Kumari • Ankita Kumari
• Isha Kumari

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Corresponding Author : Alok John

Abstract : *As the digital scams landscape continues to evolve, a comprehensive understanding of the tactics employed by scammers and proactive measures to protect has become increasingly essential. By fostering a culture of cybersecurity awareness and utilizing robust protective measures, individuals can enjoy the convenience of digital scams minimizing the risks posed by digital scam (The Great online marketing scam, 13 April 2016).*

Understanding the red flags-such as suspicious URLs, unusually attractive deals, or requests for sensitive

information is crucial for safeguarding oneself against these fraudulent activities. Despite these risks, technological advancements and increased cybersecurity measures aim to mitigate the threat of digital scams in online shopping. Secure payment gateways, two-factor authentication, and reputable e-commerce platforms play a pivotal role in enhancing the security of online transactions (Krebs, B., 2018).

Keywords: *Digital scams, online shopping, Mails, Messages, Fraud Calls.*

Alok John

Assistant Professor,
Department of Advertising and
Marketing Management (AMM),
Patna Women's College (Autonomous),
Bailey Road, Patna-800 001, Bihar, India
E-mail: alok.amm@patnawomenscollege.in

Anju Kumari

AMM III year, Session: 2021-2024,
Patna Women's College (Autonomous),
Patna University, Patna, Bihar, India

Ankita Kumari

AMM III year, Session: 2021-2024,
Patna Women's College (Autonomous),
Patna University, Patna, Bihar, India

Isha Kumari

AMM III year, Session: 2021-2024,
Patna Women's College (Autonomous),
Patna University, Patna, Bihar, India

Introduction:

With the internet becoming such an integral part of all our lives, is it a surprise that we are more vulnerable to internet scams and internet fraud. So for all those people who want to know about the different ways in which a person can get scammed through internet scams and internet fraud, here in this report we will discuss about student's experience.

Along with this, you all are going to know more about how fraudsters can gain access to your bank account.

Ignorance is not bliss. In such cases you have to be one step ahead of all the scamsters who benefit from a credulous public.

We have tried to study the digital scams of our own college. By having a survey from each department show very shocking result because many of them has faced this scam by various methods.

Identity theft is another prevalent risk, wherein cybercriminals gain access to personal information during online transactions, leading to financial losses and potential long-term repercussions for the victim (www.helpnetsecurity.com retrieved on 31/Dec/2023).

Navigating the landscape of digital scams during online shopping requires vigilance and awareness. Phishing emails disguised as promotional offers or notifications from familiar retailers aim to lure individuals into clicking malicious links or sharing sensitive information. Fake online storefronts mimic legitimate websites, tricking shoppers into making purchases but delivering substandard or counterfeit goods-or worse, stealing their payment (<https://infosec-awareness.in> retrieved on 3/Jan/2024).

Objectives:

- To understand the meaning and Concept of Digital Scams.
- To know about various types of Digital Scams in market.
- To study the various experiences of digital scams from the victims.
- To suggest precautions against falling prey to digital scams.

Hypotheses:

The hypotheses were formulated on the basis of keeping in view the basic research objective among the for in this study, were in, the basic objective was to study whether the digital scams is happened.

Based on these hypothetical statements were formulated i.e., one null hypothesis, and other one alternative.

They are as follows:-

- Null Hypothesis (H0)–There is no significant difference in the occurrence of digital scams for consumers.
- Alternative Hypothesis(H1)–Implementing cyber security measures has a significant impact on reducing the occurrence of digital scams.

Research Methodology:

The study aims at analysing digital scams. The research type was exploratory as well as descriptive.

Data was collected through online survey during the time period of September and November, 2023.

Source of Data: Both Primary and Secondary sources were considered for collecting data.

Primary Data Source: To collect primary data, prepared a questionnaire containing related questions. The questionnaire was prepared with the help of 'Google Forms' and was distributed among the students of the college through internet-based applications.

Secondary Data Source: Secondary data source like internet, journals, newspaper, books, magazines, etc. were used to collect the data in support to complete the research. This existing literature gave a base to do our research effectively.

The sample of 400 respondents were selected and self-administrated questionnaires were given to them. The Data was collected through simple Google forms

A secondary data source for researching consumer experiences with digital scams could be existing studies, reports, or surveys on cybersecurity and online fraud (<https://journals.sagepub.com> retrieved on 3/Jan/2024). These may provide insights into common scam patterns, affected demographics, and preventive measures. Additionally, industry reports, government databases, and cybersecurity organizations can offer statistical data on the prevalence of online scams, helping to inform your analysis of consumer perspectives (Kotler Philip, 2016).

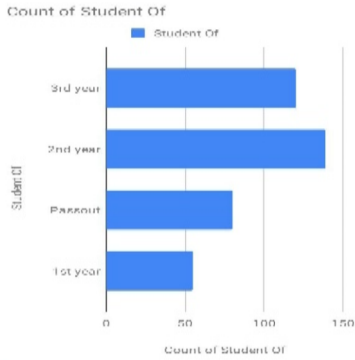
A quantitative method was used in this research. Data was collected by the survey to help to determine the buying behaviour of customer. The research revealed that there is a significant difference between generation facing the problem of digital scams.

Data Analysis And interpretation:

1. Count of students:

Table 1

Student's year	No. of responses	Percentage
1 st year	55	13.75%
2 nd year	145	36.25%
3 rd year	130	32.5%
Pass out	70	17.5%
Total	400	100%



"1st year" has the lowest value for "Student Of" (55).

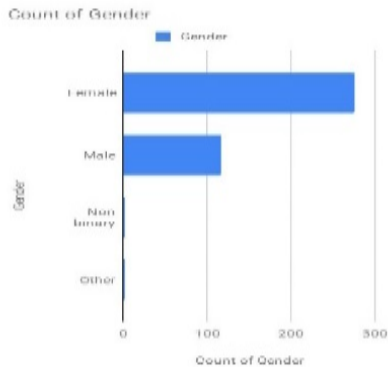
Graph 1

Interpretation:- It appears that a significant portion of the responses come from second-year students, constituting approximately 36.25% of the total.

2. Count of Gender:

Table 2

Gender	Responses	Percentage
Male	124	31%
Female	276	69%



"Female" has the highest value for "Gender" (276).

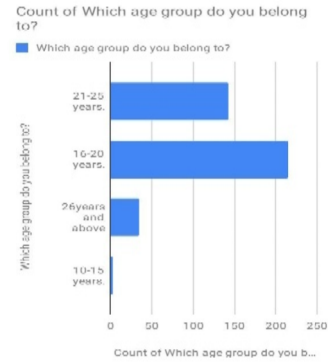
Graph 2

Interpretation:- The female gender has given more response as comparison to male gender. That shows the 69% of female gender in the survey.

3. Age Group falling between:

Table 3

Age group	Responses	Percentage
10-15yrs.	0	0%
16-20yrs.	215	53.75%
21-25yrs.	145	36.25%
Above 26	40	10%
Total	400	100%



"16-20 years." has the highest value for "Which age group do you belong to?" (215).

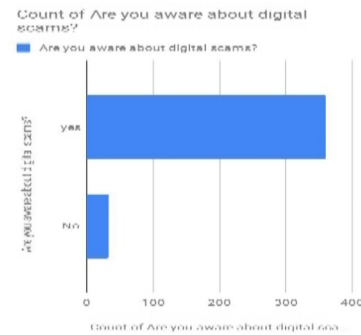
Graph 3

Interpretation:- The age group of respondents are between 16-20 age group, reflecting the highest level of participation from individuals in that specific age range.

4. Aware about digital scams:

Table 4

Answer	Responses	Percentage
Yes	366	91.5%
No	34	8.5%
Total	400	100%



"No" has the lowest value for "Are you aware about digital scams?" (34).

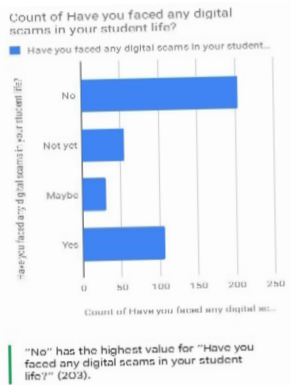
Graph 4

Interpretation:- Here, the highest response from yes with the 91.5% that shows mostly people are aware about the digital scams rather than only 8.5% are the people who are not aware.

5. Faced any digital scams:

Table 5

Answer	Responses	Percentage
Yes	110	27.5%
No	203	50.75%
Maybe	55	13.75%
Not yet	32	8%
Total	400	100%



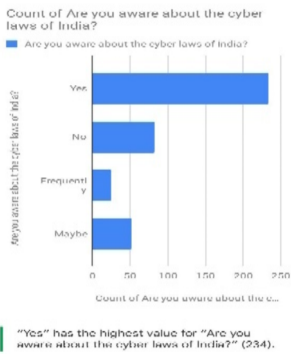
Graph 5

Interpretation:- With the highest response of 50.75% are the people who has not faced any digital scam but there are 27.5% are those people who has faced it.

6. Aware about cyber laws:

Table 6

Answer	Responses	Percentage
Yes	234	58.5%
No	85	21.25%
Maybe	55	13.75%
Frequently	26	6.5%
Total	400	100%



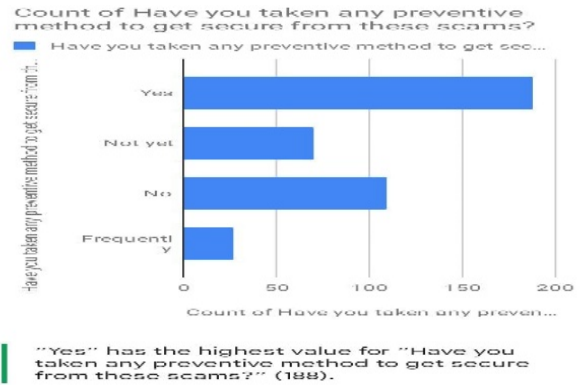
Graph 6

Interpretation: -There are 58.5% respondents those are aware about the cyber laws of India and 21.25% group of people are not aware about the cyber laws.

7. Taken any prevention method:

Table 7

Answer	Responses	Percentage
Yes	188	47%
No	110	27.5%
Not yet	70	17.5%
Frequently	32	8%
Total	400	100%



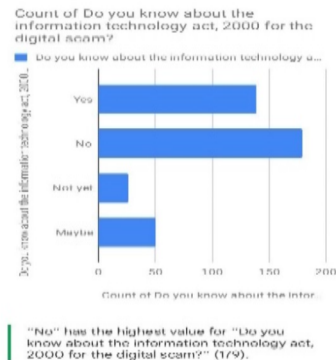
Graph 7

Interpretation:- According to the table, 47% of people have taken preventive method for digital scam whereas 27.5% has not taken any preventive method.

8. Know about IT Act,2000 for digital scam:

Table 8

Answer	Responses	Percentage
Yes	140	35%
No	179	44.75%
Not yet	31	7.75%
Maybe	50	12.5%
Total	400	100%



Graph 8

Interpretation:- 44.75% of the students are not aware about the IT Act,2000 and there is 35% of people those who well known about the act.

Findings:

1. Identify prevalent digital scams encountered by consumers, such as phishing, fake websites or fraudulent transaction.
2. The age group of respondents are mostly between the 16-20 years.

3. With the help of survey, 91.5% of the respondents are aware about the digital scams.
4. Respondents are not only aware also have taken the preventive method to get secure.
5. 44.75% of the respondents are well aware about the IT Act, 2000.

Limitations:

1. Due to lack of time, it is quite tough to collect the response from the respondents.
2. By having geographical limitations with the respondents cause limited response for the survey.
3. Having limited responses because of experiencing only in college campus.

Suggestions:

1. Create a complex password with a combination of letters numbers and special characters.
2. Add an extra layer of security by enabling Two-factor Authentication (2FA).
3. Only input personal information on secure websites (look for <https://> and a padlock icon in the address bar).

Conclusion:

The study on digital exams experiences by students suggests the need for improved platform security and user training. Addressing technical glitches promptly and enhancing user support can contribute to a smoother digital exam process.

Implementing robust preventive measures, such as secure online platforms and proactive cybersecurity protocols, can significantly reduce the risk of falling victim to digital scams. The research highlights the significance of prompt response mechanisms in addressing digital scam incidents, minimizing potential damage, and restoring trust in digital platforms. Establishing robust user support systems can assist students in reporting and navigating potential scams, fostering a safer digital environment within educational institutions (<https://www.legal serviceindia.com>. retrieved on 9/Jan/2024).

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