

Process of Online Fraud Reduction in This Current Online Era

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Abstract

Introduction: Online fraud cases have progressively risen in recent years, and as more people are using digital technology every day, it is obvious that the number of fraud cases will rise sharply in the future. Digital platforms and media usage expanded dramatically around the time of Covid 19, which led to a surge in online fraud cases all across the world. Numerous international organisations said that the sheer amount of fraud attempts had overwhelmed them, and at that particular moment, many fraud risks had advanced significantly in sophistication.

Aim: To understand the process of online fraud reduction in this current era.

Materials and methods: The methodology for the research has been finished and essential components including primary data sources surveys and interviews have been used. This important study has used primary data methodologies, including techniques for acquiring both qualitative and quantitative data. The positivist research philosophy was used to perform further aspects of the inquiry in this research paper.

Results: From the survey analysis it has been identified that on average all the 50 respondents who are selected for the survey supported that yes over the period the number of online fraud cases has reduced where many effective online fraud reduction processes have played a major role in the long term.

Conclusion: In many regions of the world today, hundreds of internet fraud instances are recorded every day, and many large corporations face the threat of financial fraud. To gather a non-biased perspective for a thorough study on this subject, there were numerous surveys in which people were asked various types of questions about their opinions on the subject.

Keywords

Customer authentication, data warehouse, digital world, online era, online fraud reduction process, online fraud.

INTRODUCTION

Online fraud cases have gradually increased in the current times and as the digital adaptation is increasing day by day it is clear that fraud cases will spike up in the future. During the time of Covid 19 digital media and platforms exponentially increased and as a result, many online fraud cases began to appear globally. Many global organisations reported that they were overwhelmed by the sheer volume of fraud attempts and in that specific time many fraud threats become much more sophisticated. It included organized criminals and cyber criminals and as well as many local fraud rings to get some insiders. There are many types of online fraud but most record cases are financial fraud and it there is some prevention which might prevent this online fraud. There are many verified applications which can ensure safety when processing any online transaction, also there are many websites which are insecure and it can hamper the safety of users so in these cases the user must browse secure and authorised websites only. It is guaranteed that digital platforms will increase more and there is a crucial risk that these types of risks will increase and users have to be more careful about this.

LITERATURE REVIEW

“The Role of Machine Learning Techniques in the Internet of Things-Based Cloud Applications” in this developing technological innovation AI in conjunction with cloud applications built on the Web of Things, which play a significant role in our daily lives. The cloud and the Web of Things are two concepts that were invented and were meant to work together. The researcher used a subjective approach for the investigation, which included setting up meetings with end users as well as industry professionals. Customers or buyers can access stored data remotely at any time thanks to the cloud [11]. The Internet of Things (IoT) devices and their correspondence satisfy this need by completing a typical task.

“Re-territorialising the policing of cybercrime in the post-COVID-19 era: towards a new vision of local democratic cyber policing” with the increasing digitalisation modern social orders have materialised at a remarkable moment when predicted long-term examples of development are taking place, with major implications for funds for fighting cybercrime. Even while this will undoubtedly become a tired stereotype, the global epidemic that followed the advent of the novel Covid in late 2019 has drastically altered global social structures and governmental structures at a rate that is unprecedented in recent history [13]. The

article's main arguments centre on how scholars examine how cybercrime is evolving in the Covid era by dealing with the criminological theorization of online harms comprehensively.

“University online cheating - how to mitigate the damage” This paper looks at the degree and techniques for College internet cheating and investigates choices for safeguarding the uprightness of online courses. A survey of what incorporates internet cheating, whether cheating is improper and off-base, a review of current strategies utilized by understudies to cheat, and how colleges can answer cheating and moderate its impacts on learning viability and college notoriety is introduced [10]. This article has explored a different determination of instruments that have been created to put bamboozling down, energize scholastic honesty, and uphold the cycles that outcome in new capabilities, information, and abilities.

“Oh we can't do anything about that: The problematic nature of jurisdiction for online fraud victims” This article inspects online misrepresentation of casualties' answers to police. In particular, it shows the misinterpretations that exist concerning locale, in particular the connection between the Australian Government Police and state/ area police. An unmistakable disengage arises between understandings also, assumptions for who can explore what connects with online extortion [4]. The Australian Cybercrime Web-based Revealing Organization's foundation in 2014 is a positive step yet this has not fixed the issue completely. The article contends that the jurisdictional difficulties experienced by police are not perceived by casualties, and improvement is required concerning the consciousness of casualties and police the same, to decrease pointless, extra injury to casualties.

“Current security threats in the national and international context” This paper plans to highlight the extraordinary openness of monetary and non-monetary data in the new network protection setting, stressing the effect of IT on security dangers, cyberattacks and data security. In this specific situation, the creator took on the subjective technique, in light of an observational methodology, where the assessment of public and global network safety dangers reports has been performed [13]. The paper presents a near combination of top momentum security dangers and raises the consciousness of digital culpability by bringing to the front security issues proposing to yearn for future examination. This paper responds to four critical inquiries and is the initial segment of an enormous exploration process through which the creator intends to proceed.

Fraud has been highlighted as one of the most common property crimes in the Internet era, and underreporting is one of the biggest obstacles to prevention and law enforcement. In the article, ***“Fraud reporting in Catalonia in the Internet era: Determinants and motives”***, underreporting is one of the major barriers to prevention and law enforcement, and fraud has been identified as one of the most prevalent property crimes in the Internet age. Because the problem is

not new, much like fraud itself, it has been discovered that it may be susceptible to the same previous discoveries and tactics intended to encourage reporting in the case of online fraud. The objective is to identify and contrast socio-demographic, contextual, and criminal event characteristics that affect reporting of online and offline fraud as well as the ones that discourage reporting [18]. Surprisingly, the findings indicate that online fraud is caught at a higher rate than offline fraud, perhaps as a result of the victim's increased propensity to view it as criminal activity.

In the article, ***“Credit card fraud detection using machine learning as data mining technique”***, it was found that the increased use of transactions conducted online makes fraud more likely and costs both individuals and the financial industry a lot of money. Therefore, one of the well-known strategies developed by academics to limit the losses brought on by these unlawful acts is the use of data mining and machine learning to combat fraud activities. However, machine learning (ML) techniques were used to automatically differentiate between suspicious and non-suspicious transactions using classifiers [22]. As a result, by examining data trends, machine learning and information mining algorithms might detect fraudulent transactions. A credit card data dummy dataset and a dataset that had recently been transformed utilising data standardisation and Principal Component Analysis were both used in the assessments, in conclusion.

In the paper, ***“Administrative easing: rule reduction and Medicaid enrollment”*** it can be said that it is a well-known issue that many people who are lawfully entitled to receive benefits are not getting them because of administrative difficulty. An innovative data collection including state-level information on simplified Medicaid registration and renewal processes from 2008 to 2017 is used by the authors to assess the effects of rule-reduction processes on changes in Medicaid membership [6]. Independent of changes in Medicaid satisfying the eligibility requirements, real-time eligibility and decreasing the enrollment barrier was very helpful in increasing enrollment for both children and adults. The results demonstrate that initiatives to minimise the emotional strain of signing up for financing seem to enhance participation.

In the article, ***“The effects of media capabilities on the rationalization of online consumer fraud”***, it was found that to investigate how the possibilities of communications technologies affect how fraudulent activities are justified, this study develops and assesses a model of online consumer fraud. The idea is supported by research on media abilities, computer-mediated deception, and fraud defences. The findings indicate that the extent to which dehumanising and misleading cues are concealed in media depends on the capacity of communication technologies [8]. The variety of the symbol set, on the other hand, does not appear to have a significant impact on the propensity to excuse deception.

In the article, ***“Big data and IoT: a prime opportunity for the banking industry”*** it was found that the banking industry,

one of the most delicate and challenging industries, experiences considerable change every day. Like it is for many other industries, big data is a significant challenge for this one. Even more challenging issues include real-time fraud detection as well as data management. The Internet of Things may solve data sharing and collection among varied "things" like gadgets and items over the internet (IoT) [3]. This article explains the Hadoop Distributed File System and MapReduce architecture for storing and retrieving massive Internet datasets from many products.

MATERIAL AND METHODS

The researcher in this study has chosen the positivism philosophy because it has helped to gather facts from an existing theory that assisted in creating testable hypotheses. The positivist perspective that a researcher could be a neutral observer of external activity was explored in this study [1]. By acknowledging that the researcher's biases and preferences may have impacted their interpretations and findings, positivism sought to provide more objective results. To ensure that the research could be used in the future, the benefit of this philosophy is that it relies on quantitative data, which is more scientific and reliable to others.

The deductive approach involves starting with a hypothesis and working backwards to study the facts and evidence that supports it. This approach has the advantage of being time-efficient and being directly connected to the core concept and variables being studied. In this case, it was used to understand the importance of financial literacy in young adults concerning financial planning [19]. This method was used due to its time efficiency and its direct association with the primary concept and variables. The research followed this approach to analyze the value of financial literacy in young adults for financial planning. The deductive approach allowed for the exploration of available analysis resources.

The explanatory research design is useful in situations where the underlying causes or reasons for a phenomenon cannot be directly observed. It allows the researcher to gain a deeper understanding of why something has happened, and to better anticipate future outcomes. By collecting and analysing data, the researcher can create a narrative that explains how different variables interact and contribute to the cause and effect of the phenomenon [2]. This approach is advantageous as it allows the researcher to modify their understanding of the subject based on the changing conditions of the environment. This flexibility allows for a more dynamic approach to the research process.

In this research, the quantitative data collection technique was chosen to gather the data effectively. This approach is based on Experiments, Controlled observations, and Surveys through online portals. It also requires a large participant population that can be affected by the collection process. The collected data was then used to analyze, visualize and make decisions for the completion of the study [14]. It requires a large number of respondents to get accurate data. How the data is collected can influence the participants' responses,

which is why quantitative data collection was chosen for this study.

The primary data collection method helps to ensure the accuracy of the data being collected, as it is gathered directly from the source. It also provides a variety of techniques to collect the data, such as survey manuals, field manuals and more. Furthermore, this method is beneficial as it can meet the criteria of the research and it is collected from the main sources, making it more reliable [21]. Additionally, the survey method enables the exchange of information through both qualitative and quantitative methods. This method is also useful in identifying mistakes and providing corrective steps to rectify them.

In this particular research study, the researcher opted for a simple random sampling method for sample selection. The chosen size of the sample is 50 people. Simple random sampling is a type of probability sampling where the researcher chooses a sufficient to establish the total population at random. Every individual in the population has an equal chance of being chosen [16]. The information is then collected from the majority of this randomly selected as possible Simple random sampling is an efficient method of sampling in research.

Data analysis is a method of comprehending the critical portion of the research that may be obtained as a result of the "findings." Data analysis is essential for combining data from various journals, papers, and articles to produce a systematic study outcome [20]. There is a survey conducted with the help of 5 points rating scale on a Likert scale on 50 people in this research. The Likert scale is helpful to understand the psychometric condition of respondents as Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree. The gathered data which has been documented in tables, graphs, or charts are analyzed in MS Excel.

The word "ethical consideration" refers to a set of guidelines that the researcher must follow throughout the research project. To avoid plagiarism and academic failure, the researcher must stop attempting to present other people's points of view in secondary research. Plagiarism is a concept in which someone passes off someone else's work as their own. Plagiarism is a serious offence that can outcome in a scholar's expulsion or restriction from the university. It's also crucial to provide precise citations for the research fellow's sources used to gather data [9]. It is also necessary to include genuine and reliable causes of data gathering, as well as reference lists for the primary sources that the secondary information gleaned. This promotes academic honesty and integrity, transparency, and accuracy in higher education.

RESULTS AND DISCUSSION

Do you agree that online fraud has increased over a period of time?

Responses	Respondents
Highly Agree	20
Agree	10

Neutral	5
Disagree	10
Highly Disagree	5

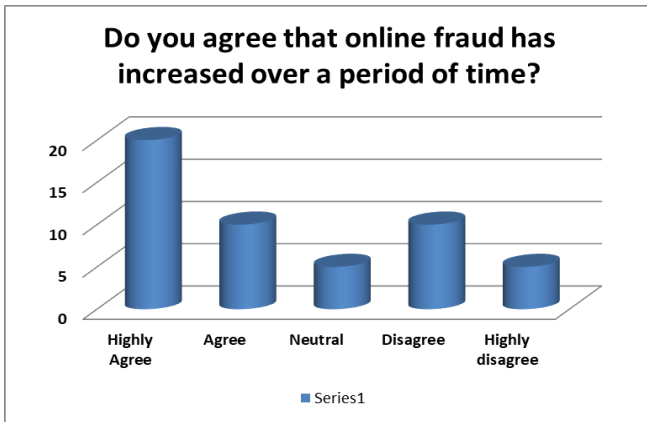


Figure 1: Increasing online fraud over the period of time
(Source: Self-developed)

According to the given graphical interpretation, 20% of the participants think that there has been an effective increase in online fraud, over the period, in the presence of the digitised era. 10% of the participants think that there has been an impact but not an exclusive one, in the presence of the digitised era. 5% of the participants think that the impact is considered neutral and from the remaining, 5 and 10% disagree and highly disagree with the notion that there has been any subsequent impact of digitised fraud in the digital era.

Do you agree that online fraud has reduced in the current online era?

Responses	Respondents
Highly Agree	20
Agree	12
Neutral	8
Disagree	5
Highly Disagree	5

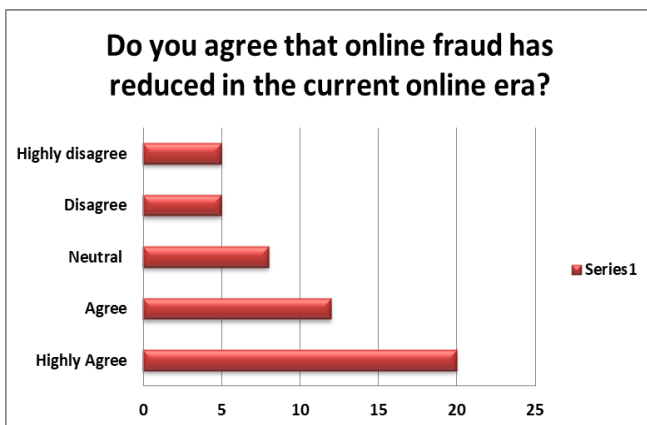


Figure 2: Reduction of online fraud in the current era
(Source: Self-developed)

From the graphical presentation that is given above, it is observed that 5% of the participants think that there has not been a continuous slowing of the impact of digitised fraud in the digital era that is going on in the current environmental scenario. Additionally, 5% of the participants are again observed to have slightly disagreed with the fact that there has not been any decrease in the working of fraud in the digitised era. Apart from this, nearly 8% have emphasised the fact that digitised fraud had been observed to have decreased in the digital era. Additionally, 13 and 20% of the total participants have been observed to have stated that there has been a subsequent decrease in online fraud in the digitised era.

Do you agree that online fraud has massively influenced the performance of e-commerce business platforms?

Responses	Respondents
Highly Agree	18
Agree	12
Neutral	10
Disagree	4
Highly Disagree	6

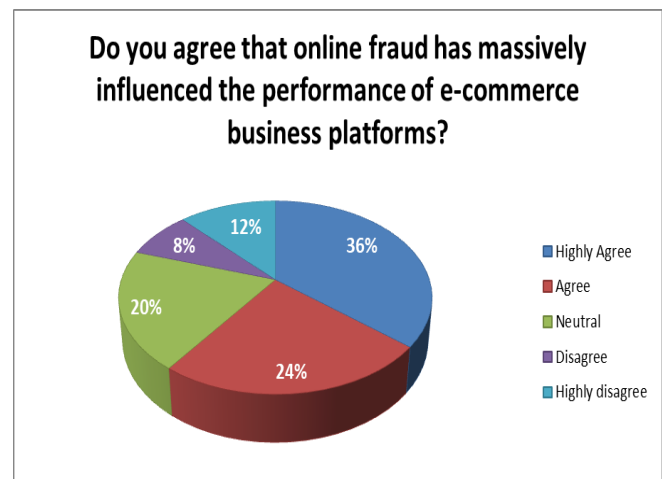


Figure 3: Influence of online frauds on e-commerce business performances
(Source: Self-developed)

According to the given pie chart, it is observed that 36% of the total participants have been observed to have agreed on the issue that online fraud has been observed to have massively influenced the performance of e-commerce business platforms. Therefore, standing on that note, it is also observed that, 24% of the total participants have agreed to the fact online fraud has influenced the performance of the e-commerce platform in an effective manner. Apart from that, 20% are neutral in the opinion that any impact has been observed, while on the other hand, 8 and 12% are observed to disagree and highly disagree with the fact that online fraud has massively influenced the performance of the business platforms.

Do you agree that online frauds are generally done with middle-aged people who are easy to target?

Responses	Respondents
Highly Agree	13
Agree	16
Neutral	10
Disagree	8
Highly Disagree	3

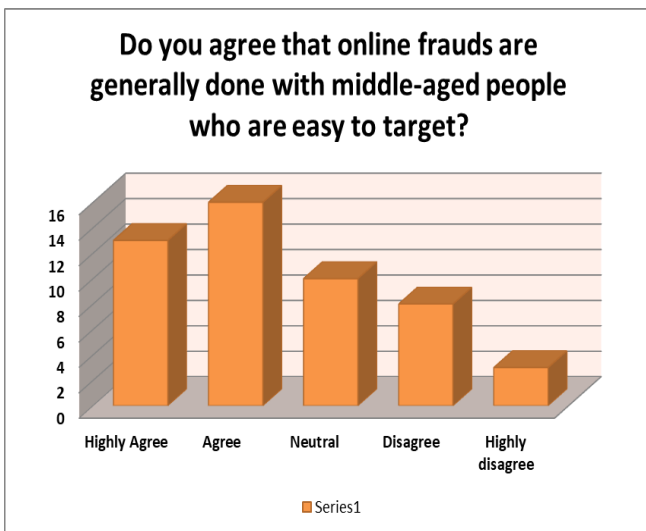


Figure 4: Middle-aged people are easily targeted for online fraud
(Source: Self-developed)

The graphical representation that has been provided in the section, states that 14% of the total participants have been observed to highly disagree with the fact that online fraud is generally done with the middle-aged group, which is easy to get targeted. This concept is again further agreed by 16% of the total participants that believe the notion is correct enough and hence is a real fact. Additional to it, is the fact that 12% of the total participants think that there is a neutral impact and effect of online fraud on the middle age group that is easy to target.

Do you agree that in the upcoming five years, the number of online frauds may reduce with growing awareness among people?

Responses	Respondents
Highly Agree	16
Agree	15
Neutral	9
Disagree	7
Highly Disagree	3

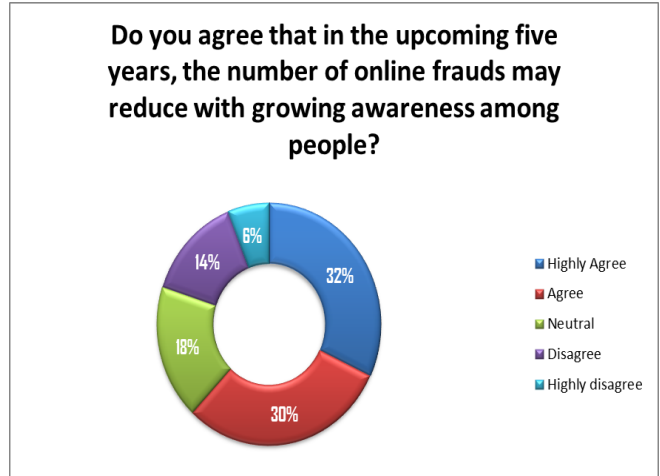


Figure 5: Reduction of online fraud cases in the upcoming five years
(Source: Self-developed)

As per the given representation, 32% of the total population has been observed to have highly agreed on the fact that in the upcoming five years, the number of total online frauds might reduce with the growth in awareness among the people. 30% of the total participants have been observed to have agreed with the notion that online fraud might reduce the growing awareness among the people. Additionally to this, 18% are of a neutral opinion that there has been any strong effect of the notion. On the other hand, 14 and 6% have been observed to have to disagree and highly disagree with the fact that the awareness among the people is to have any alternating effect.

In this online fast growing digital era, is considered to be an important point that is essentially needed to be taken care of to illustrate and stop digitalisation from getting corrupted. It has been observed over the last years, it has been observed that digital grounds have been relied on for essential working of payments and other practices that in turn allow a swift process of gathering relevant information and hence carrying on the needed task [11]. However, it is also observed that, with the ever-increasing style of digitalisation, the chances of increased fraud in the digital era have been occurring in simultaneous instances [12]. For example, users have been observed to go for digital payment options such as cards, UPI and mobile banking more frequently during and after the covid pandemic era. In 2021-2022 the UPI has been observed to have accounted for a record 47 billion out of the total 73 billion digital transactions that have been taking place. Therefore, this indicates a growth of 65% in digital payments during the pandemic era [5].

Business all over the world has been observed to have increased at a high speed through digitised grounds which increases the scope of opportunities to enter through social media and ecommerce platforms. The risk of cyberattacks has increased in a significant manner and customers are observed to have fallen prey to this total scale of authorised push payment fraud. Fraud in the digital era has also been a result of lacking customer awareness regarding the way steps

are needed to take against fraud calls and digitised processes [10]. Frauds occur when the accounts are taken over and the data are typically breached through digitised grounds and by taking illegitimate control over the accounts of the users. Therefore, standing on the essentiality of reducing the online fraud process has been observed and hence altered. To protect against online fraud, it is necessary to be sure about the continuity in maintaining security software in the computer process by avoiding the entry of any sort of personal information. While logging in to any data exchange process, banking or ordering items can be handled in a continuous process [7].

Asides from this, the process of daily logging in the process of the financial account through online banking or the mobile application is essentially needed to keep an eye on the entire business process and balances and this ensures the catching of unauthorised transactions is worked upon through the process of monitoring the transactions appropriately. An additional step is taken to take care of the alterations in the financial data and hence this is essentially needed to take care of the business processes through exercising emails in a concurrent way that affects the working process of maintenance fraud in the digital era. Fraud can also be effectively maintained by thinking about the process of sharing information in a relevant manner [17]. Apart from taking all sorts of precautions, it is essentially needed to be effectively active to protect against any sort of financial fraud that is occurring through the digitised ground. The reporting of any suspicious activity is needed to be taken care of, to avoid digitised fraud in this era. Therefore, by taking these precautions the steps can be effectively noted to protect from getting corrupted [18].

CONCLUSION

After a detailed discussion, it can be concluded that online fraud cases have risen significantly after the rapid growth of many digital platforms. Today, thousands of online fraud cases are reported daily in many parts of the globe, and many big organisations are at risk of monetary fraud. A detailed study was made to analyse this topic so there were many surveys in which people were asked different types of questions about their opinion on this topic to get a non-biased view the participants of these surveys were well aware of the situation and in some ways these surveys affected them. A total of 50 participants were selected for this to get an impactful answer simple random sampling method was used so the information was quite efficient, meanwhile in the time of research every ethical consideration was made. It is observed from the results that most participants highly agreed that online fraud cases have increased over the past years and it can be also concluded that the majority of the participants also think that it also impacted e-commerce business platforms. Online fraud reduction should be an essential task for everyone who is using digital platforms because prevention is better than cure.

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