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Awareness of Cyber Frauds Among Youth in India: A Review Based Study

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Abstract: ***In the modern digital era, the use of the internet, smartphones, online banking, social media, and digital payment systems has increased significantly among youth. While digital technology provides many benefits and convenience, it has also increased the risk of cyber fraud. Cyber fraud includes illegal online activities such as phishing, online scams, identity theft, hacking, and digital payment fraud. These activities can lead to financial loss, misuse of personal information, and security threats.***

The present study focuses on cyber fraud awareness among youth. The main objectives of the study are to understand awareness regarding cyber fraud, identify common types of cyber fraud, study the factors affecting cyber fraud awareness, and examine precautionary measures to reduce cyber fraud threats. The study is based on secondary data collected from research papers, journals, books, reports, and online sources related to cybercrime and cyber fraud.

The findings of the study indicate that cyber fraud is increasing rapidly in the digital environment and youth are among the most affected users due to their frequent use of online platforms. The study also highlights that factors such as digital literacy, internet usage, and knowledge of cyber safety practices influence cyber fraud awareness. Safe online behavior, strong passwords, awareness of suspicious links, and proper cyber security practices can help reduce cyber fraud risks.

The study concludes that improving cyber fraud awareness and promoting digital safety education are important steps for protecting youth from cyber threats and creating a safer digital environment.

Keywords: Cyber Fraud, Cyber Crime, Youth Awareness, Cyber Security, Digital Safety, Online Fraud, Phishing, Digital Literacy.

I. INTRODUCTION

The internet in India is growing rapidly. Theliving, work, and communication of people has been changed remarkably as a result of the internet's broad use and the quick development of technology.People use digital services for communication, education, shopping, banking, and online payments. Along with these benefits, the risk of cyber fraud has also increased. Cyber fraud refers to illegal activities carried out through computers, mobile devices, or the internet to cheat people and steal information, money, or personal data.

Youth are among the most active users of digital technology and social media, which makes them more exposed to cyber fraud threats. Common types of cyber fraud include phishing, online scams, identity theft, hacking, and financial fraud. Therefore, awareness about cyber fraud and knowledge of safety measures are important to reduce cyber threats. This study focuses on cyber fraud awareness among youth, common types of cyber fraud, factors affecting awareness, and precautionary measures to reduce cyber fraud threats.

II. LITERATURE REVIEW

The study found that Raj Bala conducted a research (2022) on cyber crime awareness among B.ED students .His main goal of this research is to find awareness among boys and girls and also finds awareness among urban and rural students. The study used descriptive survey methord collected sample of 80 students . The findings revealed that locality plays an important role as urban students found to be more aware than rural students, while gender showed no significant difference.

According to the study of Mohd Zabair (2026) examines cyber crime awareness among 200 college students found that the mostly students have an average level of cybercrime awareness. This study revealed that female students shows higher awareness than male students.

The study of Anupreet Kaur Mokha (2017) examines the awareness of cybercrime and cyber security awareness among the internet users analysed the relationship between age, awareness and education level.

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Used survey method collected samples of 160 peoples found that the education level significantly affect awareness level, while many internet users lacked knowledge in advanced cyber threats.

The study of Saquib Ahmad Khan (2020) highlighted the rapid increase of internet users has Contributed to increasing cases of cybercrimes. This study empathizes the importance , needs for cyber crime awareness and preventive measures such as strong passwords ,avoid suspicious links and promoting awareness programs.

A report by Safer internet lab (2025) examines the rapid increase of Ai based online scams in india , including deepfake frauds , phishing attacks , UPI scams. The study also empathize that low digital literacy of people increases vulnerability of internet users to cyber frauds.

According to the study of Shreehari et al,(2018) studied the cybercrime attention of institute students in kochi and founds that although students were conscious of common cyber risks, multiple of them required knowledge about cyber laws such as It Act 2000, National cyber security policy, Cyber Swachhta Kendra and failed to follow the proper online safety practices.

The study of Sanya Sarah Datt(2024) examined cyber attention among Indian youthful grown-ups and set up that maximum have moderate knowledge. The study also reveals that the youthful grown-ups are largely vulnerable to cyber risks due to unsafe online practices and wide use of internet.

Shital and Swapna(2025) pointed the quick growth of cybercrime in India and emphasized the need for attention programs, cyber laws, and preventative strategies to secure individuals from online troubles.

Das and Aggarwal(2024) talked over various forms of cyber fraud like as phishing, identity theft, and online deception. The study emphasized the financial and mental impact of cyber fraud on individuals and emphasized the importance of cybersecurity measures.

Yadav et al.(2025) examined digital financial fraud trends in India and set up that expanding digital payment acceptance has also increased cyber fraud threats. The study emphasized the importance of digital education and cyber consciousness in preventing online financial fraud.

Kumbhakar and Kumar(2025) studied cyber security attention among improved education students and establish that maximum students owned an average rank of awareness, while significant gaps lived in their understanding of phishing, cyber security concepts, and safe online practices.

S.No	Author & Year	Title	Methodology	Key Findings
1	Sreehari A. et al. (2018)	A Study of Awareness of Cyber Crime among College Students with Special Reference to Kochi	Questionnaire survey, 200 students	Students showed awareness about cybercrime, precautions, and government schemes.
2	Dr. Mohd Zubair (2026)	A Study of Awareness on Cybercrime among Students of Constituent Colleges of Cluster University Jammu	Descriptive survey, 200 students	Majority had moderate awareness; female students showed higher awareness.
3	Dr. Raj Bala (2022)	A Study of Cyber Crime Awareness among B.Ed Students	Sample of 80 students using CCAS scale	Gender had no significant effect; urban students showed higher awareness.
4	Sanya Sarah Datt (2024)	Assessing Cybercrime Awareness among Indian Young Adults and its Impact on their Satisfaction with Life	Cross-sectional survey, 200 young adults	Moderate cybercrime awareness observed; no strong impact on life satisfaction.
5	Ronak Gupta & Neha Dubey (2025)	A Study of Cyber Crime Awareness among the Youth	Descriptive survey study	Awareness exists but knowledge gaps remain; need for education and digital literacy.

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6	Manickam Kanniah & Pathak (2025)	Study of Cyber Crime and Cyber Awareness System in India	Conceptual / Secondary study	Discusses cyber awareness systems, I4C, CERT-In, cyber laws and government initiatives in India.
7	Saquib Ahmad Khan (2020)	Cyber Crime in India: An Empirical Study	Empirical study	Explains cybercrime types, cyber law and preventive measures in India.
8	Prithwi M & Elizabeth Mathew (2022)	A Study on Awareness about Cyber Crime & Cyber Laws	Descriptive study, 50 female college students	Respondents knew the term cybercrime but awareness of cyber laws and online risks varied.
9	Ashish Sharma & Yogender Singh (2024)	Cyber Frauds in India's Digital Payment Ecosystem	Analytical / secondary research	Focuses on cyber fraud risks, digital payments, regulations and security responses.
10	Anupreet Kaur Mokha (2017)	A Study on Awareness of Cyber Crime and Security	Survey of 160 respondents, Regression analysis	Shows relationship between awareness, education level and age groups among internet users.

K	L	M	N	O	P	Q
	11	R. Shital & K. Swapna (2025)	Cyber-Crimes in India: A Critical Review	Critical Review	Cybercrime in India is increasing rapidly; awareness, reporting, and stronger cyber laws are needed.	
	12	Debalina Das & Archana Aggarwal (2024)	Cyber Fraud in Relation with Cyber Crime: Critical Study	Critical / Theoretical Study	Examines cyber fraud, legal frameworks, technological solutions, and prevention strategies.	
	13	Vishal Singh Yadav et al. (2025)	Exploring India's Digital Financial Landscape: A Comprehensive Study of Cyber Fraud Trends and Digital Literacy in India	Analytical / Secondary Data Study	Digital literacy and cybersecurity are important to reduce digital financial fraud in India.	
	14	Mohini M. Kumbhakar & Nagendra Kumar (2025)	Cyber Security Awareness Among Higher Education Students	Survey, 296 Students	Rural students showed awareness gaps; female students had lower awareness levels.	
	15	Safer Internet Lab (2025)	Online Fraud and Scams in India	Research Report / Secondary Analysis	AI-driven scams, UPI fraud, deepfakes and digital fraud are rising in India.	

III. RESEARCH GAP

" After reviewing previous studies, it was establish that multiple researchers have studied cybercrime, cyber fraud, cyber security, and cyber attention. still, there are still limited studies on cyber fraud consciousness and safety measures in the present digital surroundings. accordingly, this study is conducted to more understand cybercrime, cyber fraud, and attention among users."

IV. OBJECTIVES OF THE STUDY

1) To study about the concept of cybercrime and cyber fraud.
2) To understandthe different types of cybercrime and cyber fraud.
3) To examine and check cybercrime awareness among users.
4) To breakdown the causes and effects of cyber fraud in the digital environment.
5) To study the preventive measures and safety practices against cybercrime and cyber fraud.

V. HYPOTHESIS

H_0 (Null Hypothesis):
There is no significant relationship between cyber fraud awareness and precautionary measures among youth.
H_1 (Alternative Hypothesis):
There is a significant relationship between cyber fraud awareness and precautionary measures among youth

VI. RESEARCH METHODOLOGY

1) *Research Design:* The present study is based on a **descriptive research design** to understand cyber fraud awareness among youth.
2) *Source of Data:* The study is based on secondary data collected from research papers, journals, articles, websites, reports, and published literature related to cybercrime and cyber fraud.
3) *Sampling Method:* The study uses information collected from various published sources related to cyber fraud and cyber awareness.
4) *Area of Study:* The study focuses on cyber fraud awareness, types of cyber fraud, factors affecting awareness, and precautionary measures among youth.
5) *Data Collection Method:* Data has been collected through secondary sources such as books, research articles, journals, online reports, and government publications.
6) *Data Analysis Method:* The collected information has been analyzed using descriptive and analytical methods.

Year Reported	Cybercrime Cases	Estimated Financial Loss (₹ crore)	Sources
2020	50,035	1,785	Economic Times, 2024
2021	52,974	2,096	StatistaStatista, 2024
2022	65,893	3,192	Business Standard, 2024
2023	76,630	4,820	Times of India, 2024
2024	89,000	6,500	Medianama, 2024

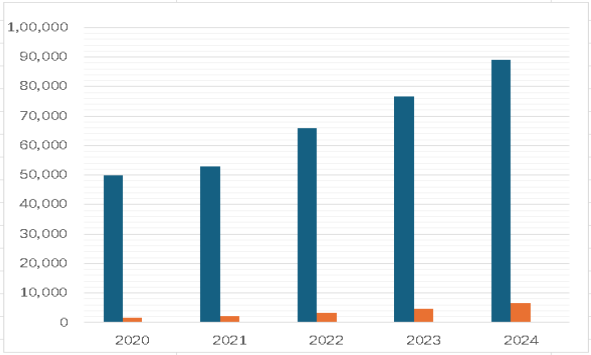


Figure 1: Increase in Cybercrime Cases and Financial Losses in India (2020–2024)

Source: *Compiled by the researcher using data from Economic Times (2024), Statista (2024), Business Standard (2024), Times of India (2024), and Medianama (2024).*

Type of Cyber Fraud	Description	Percentage
Phishing	Fake emails/messages to steal information	35%
OTP Fraud	Obtaining OTP to access accounts	25%
UPI Scam	Fraud through payment apps	20%
Identity Theft	Misuse of personal information	12%
AI/Deepfake Scam	Fake voice/video scams	8%

Figure 2 :Types of cyber crimes

Source: Prepared by the Researcher based on reviewed studies.

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The table presents common types of cyber fraud and their estimated event percentages. Among different cyber frauds, phishing attacks view for the topmost percentage(35), indicating that fake emails and messages are broadly used to steal private information. OTP fraud(25) and UPI frauds(20) are also common due to the enlarging use of digital payments. Identity theft and AI/ deepfake frauds represent coming up risks that affect users' privacy and financial security. This highlights the growing need for cyber fraud consciousness among internet users.

VII. RESULTS AND DISCUSSION

The study shows that cyber fraud is a growing concern among youth in the digital surroundings. Different forms of cyber fraud similar as phishing, online frauds, identity theft, hacking, and digital payment fraud are generally observed. The reviewed studies indicate that attention levels vary among users and are reached by factors matching as digital knowledge, internet use, and knowledge of cyber safety practices. The findings also emphasize the moment of preventative measures like as strong passwords, safe browsing, avoiding suspicious links, and enhancing cyber security attention. Therefore, expanding awareness and digital safety education can help reduce cyber fraud risks among youth

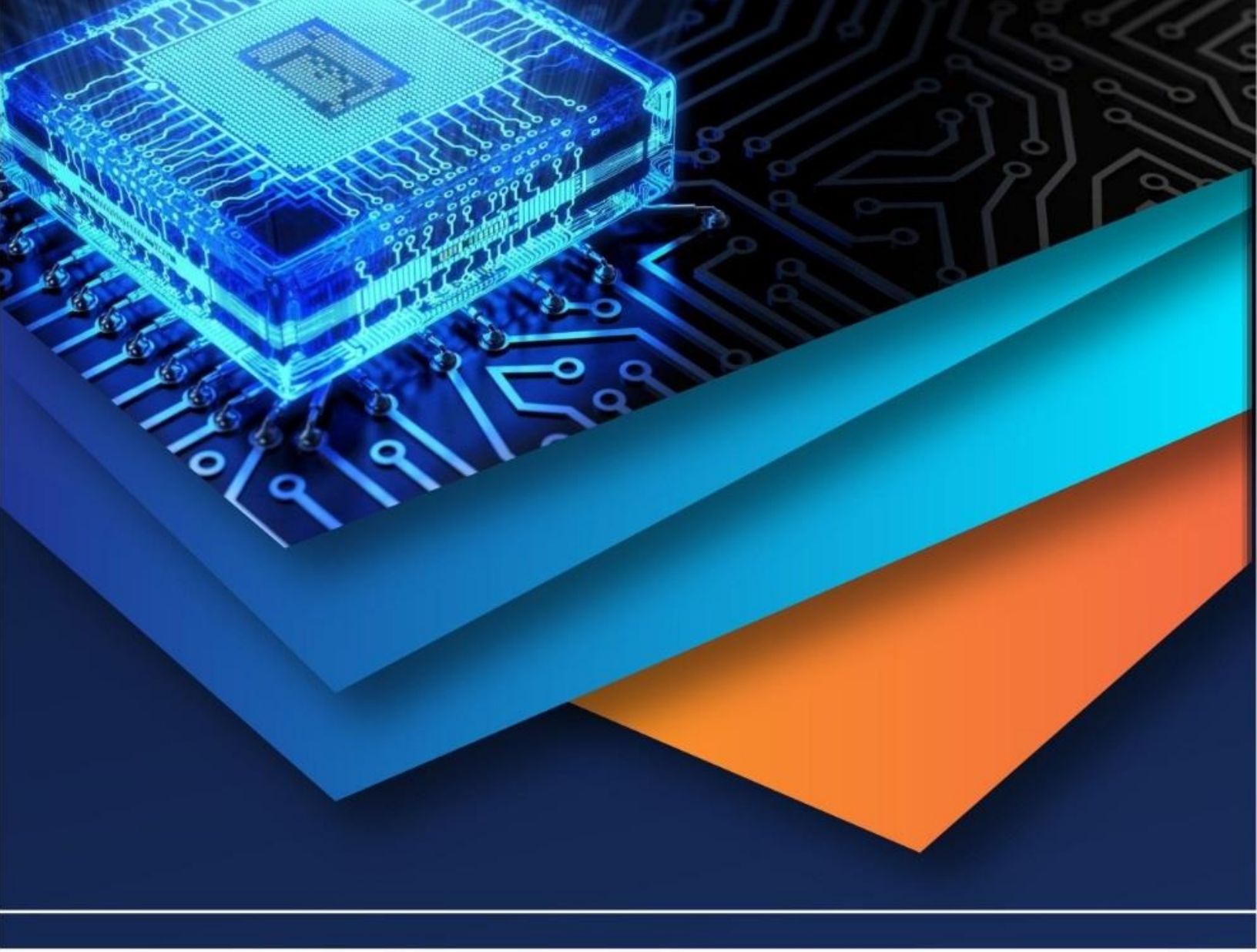
VIII. CONCLUSION

Cyber fraud is increasing rapidly in today's digital world. Youth are using the internet and online platforms more frequently, which increases the risk of cyber fraud. This study explains cyber fraud awareness, common types of cyber fraud, factors affecting awareness, and safety measures. It is important to improve awareness and follow safe online practices to reduce cyber fraud threats.

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