Assessing the Various Opportunities Explored by Cybercriminals in Accra

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Abstract

This study was embarked upon to examine the strategies internet fraudsters explore to dupe their potential victims. The research was carried out in the Accra metropolis. The researchers gathered detailed information about the cybercrime offenders from the CID headquarters and used the report to contact some of the participants. A total of eleven (11) internet scammers took part in the study. Structured interview guide was employed as data collection instrument. In the data analysis, each of the in-depth interviews was transcribed as soon as the information is gathered and developed them into codes. The investigation revealed that cybercriminals in Ghana engaged in different forms of internet crimes such as gold market, romance, online shopping, collaboration with security agencies, and criminal networking opportunities to co-opt their partners. It was concluded from the discussion that socioeconomic conditions create the right environment for cybercrime activities to thrive in Ghana because all their strategies are gearing towards amassing wealth.

Keywords: opportunities, explored, cybercriminals.

1.0 Introduction

Since the advent of the internet, the world has become a global community. This is because through the worldwide web links, information is being shared and received almost instantaneously or in real time. People in different locations are able to communicate with one another by exploring social media platforms such as Facebook, Instagram, Imo and many others to advance their lives (Smith, 2011). In the 27th September, 2017 edition of the Daily Graphic, a popular newspaper in Ghana published that about fifty-one per cent of the world's population are occupants of the Zettabyte era where it was estimated that we have reached a data consumption of 1.2 Zettabyte of 1.2 billion Terabyte. Daily Graphic, further reported that globally, 8.4 billion things' have been interconnected to the internet.

The emergence of smart devices and the redesigning of our traditional elements is what are being labeled in recent times as 'internet of things'. It sounds like internet of everything to kitchen ware and where incandescence light bulbs are now re-engineered with a more intelligent light-emitted diode or a more advanced organic led is able to interact with other networked devices. However, in as much as computers and the internet have facilitated communication, society is witnessing a new form of criminal behavior called cybercrime. While there is no commonly agreed definition of the concept, it's generally refers to any criminal act dealing with computers and internet. Duggal (2015) defined cybercrime as "any criminal activity that uses a computer either as an instrumentality, target or a means for perpetuating further traditional crimes".

2.0 Statement of the Problem

In Ghana, the term "sakawa" has been used to describe cybercrime activities and it has become one of the criminal acts committed mostly by the youth and at times school children who leave the classroom to the internet cafés in order to be involved in the act (The Ghanaian Times, 08/06/2013:19). This affects academic progress as those children involved fail to attend school for a considerable period of time. The perpetrators engage their partners (victims) in a persuasive dialogue over a period of time, falsify documents, and create a situation that convince victims to either transfer money or make available their credit card details to them (Burrel, 2008).

This development has impacted negatively on Ghana's image in the global environment. Many companies in the western world have blacklisted credit card transactions coming from the country. To buttress this point, Kwablah (2009) revealed that Ghana was the second most frequently blocked location by the U.S e-commerce sites because retailers are skeptical of fake orders from internet scammers. He further explained that such negative blows to our credibility cement the difficulty Ghanaian businessmen and businesswomen face in attempts to penetrate the western market with our local products. It is in the light of this that the study seeks to investigate the various opportunities explore by cybercriminals to reach their potential clients.

3.0 Purpose of the Study

The general objective of the study is to examine the opportunities internet fraudsters explore to dupe their client (victim).

4.0 Research Questions

The following research questions guided the study:

1. What strategies do internet scammer adopt in their operations?
2. What are some of the policy recommendations to curb cybercrime menace in Ghana?

5.0 Significance of the study

The study hoped to provide the readers an understanding of what cybercrime is and raises awareness about the various trends of cybercrime activities in Ghana. It will serve as a reference material for government, security agencies and other stakeholders in the policy formulation, and mapping out strategies to address the problem. Given that there is a little research on internet scams, the study seeks to add to the body of knowledge.

6.0 Literature Review

6.1 Cybercrime in Ghana

Quanson (2013) revealed that cybercrime is a relatively a new phenomenon in Ghana. Cyber-fraud increased in the country between the year 1999 and 2000. During this period, electronic based crimes were primarily related to credit card fraud, which was initially facilitated by bellhops at international hotels chains, who would share visitors' credit card information with scammers. In these instances, Ghanaian scammers would steal the number of visitor's credit cards and use to purchase goods from the internet, and have them shipped to Ghana. Since 2004, credit card purchases over the internet have dropped with the emergence of new forms of internet fraud through the use of social engineering tactics to hypnotize the potential victims.

Burrell (2008) also asserted that internet scamming/cybercrime in Ghana was an extension of a more benign practices which involve writing to foreign pen pals via postal system. Her study revealed that some of the young people who were involved in this practice valued these relationships basically as strategic affiliation for realizing material gain. Hence, the scam that occurred from the pen pals exchanges reflected how scammers drew upon the established patterns of communications to sculpting their operational tactics for economic benefit. This practice continued until it was replaced with the modern day internet scamming.

Warner (2011), found out that there are two primary types of cyber-fraud commonly perpetrated in the country. The first of these is identity fraud. In this instance, Ghanaians will contact a foreign partner often via social networking sites like Facebook or dating websites like Badoo.com or eHarmony.com and communicate under the guise of a false identity. This is the most common fraud known as "romance fraud". To buttress this point, Daily Graphic (03/10/13, page 71), reported that Police grabbed two persons for defrauding an America based Chinese businessman, John Moen, with a tune of $50,000. Yaw posed as a white lady on the internet and Moen allegedly expressed interest in marrying 'her'. The said amount was paid between June and September, 2013, to facilitate the marriage arrangement. He came to Ghana and later realized that the wife-to-be, Madam Helen Vorhanson never existed and that the whole idea was a scam.

Relying upon the same tactics of false identification; the second genre of cyber-fraud most frequently perpetrated in Ghana is that of estate fraud, whose victims are not typically Westerners, but instead, Ghanaians residing in the Diaspora. As it is common for Ghanaians living abroad to return to the country upon retiring, new enterprises have sprung up across the internet to cater for these wealthy Ghanaians' patrimonial real estate needs (Warner, 2011). Several cases have been reported wherein Ghanaians create fake construction firms that they advertise on the internet purportedly specializing in retirement housing for their compatriots returning to the country. Showcasing pictures of houses they supposedly built on the websites. Scammers sell the blueprints of such houses to would-be retiree. Thy also sell plots of land on which these houses will be built to the would-be retiree. Later, they send their clients receipts for building materials such as cement and tiles as proof of construction. After extracting much money from the distant clients, the 'company' collapses, the website is shut-down and the scammers disappear.

According to Obiri-Yeboah (2013), the fraudsters generate fake licenses of Mineral Commission, Precious Mineral Market Company (PMMC), Geological Survey Department Certificates of ownership, Affidavit and other documents to convince their unsuspecting victims. In some instances, they are able to lure their victims into the country and then show them samples of genuine gold. They then draft sale and purchase agreement to cover their transactions.

The media is often referred to as the mirror of society, reflecting events and issues that occur in society. Dugle (2013) examined the nature of coverage the press in Ghana gave to cybercrime issues through a content analysis of sampled editions of the Daily Graphic and the Daily Guide in 2011. The findings of the study revealed that cybercrime issues are generally received low coverage due to the fact that the media landscape pays more attention to political nuances than the issues of national interest such as cybercrime.

The results of the study also showed that even though the Daily Graphic published more stories on cybercrime than the Daily Guide, further examination of the five main categories (type, content, placement, source and author/writer of stories on cybercrime) indicate the two papers covered cybercrime in a similar

fashion. Adequate press coverage of cybercrime issues can help minimize the practice and its effects on society. Such coverage can further provide education to the general public on the subject matter, and hence help citizens to take precautionary measures to protect themselves against the callous practices of internet frauds. This outcome was consistent with the Routine Activity theory which presupposes that crime can occur when there is no adequate police patrol, effective law to regulate people's behavior which in the end will motivate the offender to commit the crime (Cohen & Felson, 1979).

7.0 Methodology
In this study, the design used was exploratory research design. The design made room for the concepts and issues to be unearth by the researcher. The study made use of qualitative method. The purpose of the study was to examine the opportunities internet fraudsters adopted to reach their clients. To fulfill this mission, the researcher tried to explore in all angles of the research by preparing an interview guides to elicit the relevant information from the respondents.

The study was situated within the Accra metropolis. Preliminary information gathered from the Criminal Investigation Department (CID) of the Police Service indicated that the majority of cybercrime cases occurred in this vicinity, and it is frequently mentioned in media reports of having high prevalence rate of cybercrime. Accra is a Metropolis that hosts the capital city of Ghana. According to the 2010 population and housing census, the population of Accra is 1,665,086 (GSS, 2010 Population & housing census).

The target population for this study was internet fraudsters. They were deemed to have adequate knowledge on the subject matter. The researcher gathered detailed information about the cybercrime offenders from the CID headquarters and used the report to contact some of the respondents. A number of eleven (11) internet scammers was contacted. Purposive sampling technique was used to gather information from the cyber offenders. Taking into cognizance the nature of the research, it was important to seek out relevant people with the required knowledge for the study. Structured interview guide was used to collate the data.

Essentially, qualitative analysis involves a process of discovery that enables the researcher to remain close to the data and form an evidence-based understanding of the research issues. In the data analysis, each of the in-depth interviews was transcribed as soon as the information is gathered and was developed into codes. All the colloquial style of language and phrases expressed by the participants were preserved. These words reflected the participants' emphasis and emotions which holds culture meanings that enriched the analysis. Ethical considerations such as privacy, anonymity and confidentiality of the participants were adhered to by using pseudonyms to protect the respondent's identity.

8.0 Presentation and discussions of findings
Castells (2000) explained that we are passing from the industrial age into the information age. This historical change is brought about by the advent of information technology, and the traditional social institutions are withering away. The network society has created a single platform for instantaneous encounters between spatially distant actors. Individuals are also exploring the possibilities for ever-new forms of association and business exchanges.

However, criminals have taken the advantage of this knowledge base society to promote their criminal activities. So the investigator developed key interest to enquire from the scammers about the various opportunities they explore to reach out their potential victim on the internet. The discussions revealed that most fraudsters take the opportunity of gold market, romance, online shopping, collaboration with security agencies, and criminal networking to co-opt their partners. These various strategies are expatiated below:

8.1 Gold fraud
Ghana is blessed with the abundance of gold ore and 'sakawa' boys are utilizing this opportunity to advertise fake gold products on the internet. Most of the victims in gold fraud are foreigners. A lot of foreigners perceive Ghana as place where gold is "a kicking object". This is due to the country's name before independence as Gold coast coupled with the operations of mining giants like Newmont Ghana Limited, AngloGold Ashanti and other medium mining companies. As narrated by Ken (internet scammer);

> *Like I told you earlier, during the registration, I opted for a gold dealer 'format'*
> *because the White people know that in Ghana we have an excess of gold so the*
> *tendency for someone to trade in gold in Ghana is very high. Moreover, this makes it*
> *possible to trace and obtain a list of gold dealers email addresses from the web.*

In the gold scam, there are several schemes adopted by the fraudsters to dupe the investors; some are into production, buying, and smelting of gold into bars as an avenue for making money. They offer competitive prices which are far below the World market price. They generate fake licenses of Mineral Commission, Precious Mineral Marketing Company (PMMC), Geological Survey Department certificates of ownership, Affidavit and other documents to convince their unsuspecting victims. After the client has paid the initial deposit

for the consignment, a story is then fabricated to explain a major setback that has affected the export or the delivery process which may also require extra fees. This unending strategies would be continued until the client becomes frustrated by which a colossal amount would have been realized by the scammer.

Figo (scammer) further explained;

> *When you send the friend's request and the person replied, you exchange contacts (mobile phones or private email). It means that the friendship has been established, and from there if you think the person can offer some help, you bring in a business proposal that can earn your money. That is the scamming aspect of the internet fraud. Initially, I will say I have a land full of gold. Before I can extract the gold from the soil, I need an excavator, registered license from the Land Commission and a Certificate from the Mineral Commission as a gold dealer. So getting these may cost about $80,000. The client will request for land pictures and other documents that will make him feel like this deal is real, and we falsify these documents and email to them. When he is convinced, then he starts releasing the money bit by bit because at each stage you have to update him about the progress of the work. This trend will continue until he comes into his senses that the transaction is fake and at that moment, I will be okay to cut ties with him.*

8.2 Romance fraud

Online dating is now one of the emerging ways by which people start a relationship. Many husbands and wives discover these romantic sites as an alternative to the traditional way of finding suitors at social gathering like festivals, funerals, churches, work places, and tertiary institutions. The internet has added glamour to the whole idea of courtships because partners who are far away can talk to each other live through the webcam application. Bored lads and lasses can sail into any of these fantasy worlds to soak sweet words from their lovers.

On the other hand, charlatans have also mingled with this romantic paradigm to outwit their partners and in the end defraud them. It is one of the common socially engineering practices 'sakawa' boys adopted. People who patronize dating websites abroad are usually susceptible to this type of fraud. The romance fraud is popularly referred to in Ghana by scammers as 'come and marry' me, and according to Ayiteh (internet scammer), "come and marry me' is a situation where a desperate man in the State (from US or Europe) wants to pick a woman in Ghana and we do everything possible to bring him down". Some of the dating sites the researcher discovered from the field are ChristianMingle.com, mingle2.com, seniorpeoplemeet.com, blackpeoplemeet.com, bigandbeautiful.com, upforit.com, flirt.com and match.com. Doe is one of the internet scammers and he observed;

> *These sites are advantageous because it is not everybody that gets access to them. But if you don't have credit card, you cannot chat with those over there. We called some people hackers or scam backs and they have access to a lot of people's credit card information. So we use our 'Liberty Reserved' account to pay hackers online. The Liberty Reserve is a form of currency to hackers internationally. The scam backs generates the credit card and email into our email account and that enable us to register at the dating sites.*

After the perpetrator has succeeded with the registration, he then advertises on the website pretending to be woman seeking a partner. The investigator had the privileged to access two of the respondents' online profiles and Cosmos (internet scammer) wrote;

I am looking for the right man

When you meet me you will see that I am kind and very easy-going person. Friendly, responsive, always ready to support, I like jokes and laughing. I am a bright girl and very playful, very kind and self-loving. I can tell you secret. I am very tender, like flower of violet. I'd like to meet someone kind, honest and caring, preferably without any bad habits, in good health and ready to start family. I also hope that this special man will be optimist and sociable, with good sense of humour. My goal is creating family with warm relations, based on mutual respect, understanding and trust so I'm waiting for the adherent to start the process.

Fred also posted;

I am very simple woman and also very serious in life. I am looking for soul

I am a nice woman, caring, honest, romantic, submissive, loving and faithful. I am open hearted and have much love to share with an honest and serious man with no games. I will make sure that I treat you with love, respect, affection and obedience, always be honest and faithful to you. I promise you that you will never regret a bit falling in love with me, because you will have all the feelings that will make you love me more and

with my love close to you, you will never ask for love from any other woman. I am a young lady who likes to walk with my man, visit new places and really enjoy making kisses. I am feeling very lonely here and I need a man with love, caring and handsome like you to make me happy, this is the right time for me to share my love life and fantasies with a man and you are the right man for me, my heart is open for you today and forever. Write soon and I will reply you with sweet part of my heart, bye.

Interested dating partners reply with their email addresses and sometime live chat videos from the website. It is often said that love is blind, this makes a romance fraud complicated, because at the initial stages, victims view and treat their relationships as a private affair and thus find it unnecessary to discuss with any third party. After the fraudster has endeavored to establish relationship with the victim under the purported love, the fraudster would resort to any of the following tricks to extort monies and other items from the victim;

- Financial support to take care of sick family member
- Money to pay school fees
- Request for laptop computer, digital camera, mobile phone
- Money to buy property such as an estate house and land for the benefit of the two parties.
- Money to facilitate a trip to join the partner
- Money to bribe law enforcement officers for being involved in one offence or the other.

8.3 Online shopping

Many companies in the traditional business environment were unable to sell their goods or render services directly to consumers. Companies dealing in manufacturing and the intermediate goods have to hire the services of middlemen to advertise the product in the real world. The internet revolution allows these companies to set up a business website to market their goods without the services of others. The prospective buyers need to be hooked to internet banking where one's account is linked to the credit card payment system which contains his/her personal identification number. The credit card holder can utilize it to order goods and services online, but 'sakawa' boys have infiltrated into this business echelon. Criminals use victims' credit card to purchase items including expensive vehicles and household items which are subsequently shipped into Ghana. The imposters are able to operationalize their activities without physically possessing the magnetic stripe which stores the account holder's information. The software applications and internationally criminal networks organizations aided the fraudsters to generate credit-card numbers using the same algorithms as the ones used by the banks. Figo (scammer) explained the mode of operation;

You see, the internet and its security are made by man. People go and learn about computer networking and hacking. In the U.S Central Bank for example, some people can hack into their system and obtain credit card numbers. With the aid of "liberty reserve account", we purchase the credit card details from the scambacks and these include; the user account number, name, age, pin code and the expiring date. So after the card had been generated, I use it to order goods from these international supermarkets. The procedure is very simple. The shop attendance will request for your credit card number and feed it into their data base, when it is genuine, they would just take out their money and deliver the goods to you. Besides, we contract agents to facilitate the shipment process.

Over the past decades, global action has been required to address challenges such as drug trafficking and other international organized crimes through the development of international agreements. Nonetheless, it has become truism that cybercrime today also presents a unique challenge that need global solutions based on universal laws and values to fast track the rendition and extraction of perpetrators. No country can solve cybercrime problem on its own, and Figo's narrative has shown that he 'purchases some of the tools and methods from other criminally minded people in different jurisdictions to aid the commissioning of the credit card fraud'. Ghana law enforcers have limited power to apprehend Figo accomplices even if he tells the truth because international treaties admonish that every sovereign country is independent from one another.

8.4 Collaborations with Security Agents and Financial institutions

Security agents are protective organizations, but when the same law enforcement agents become partners in crime, it raises a source of concern. The criminals are able to take this opportunity to further exploit individuals online. Some security officials served as informants by providing useful information that prevents their possible arrest. Other officers also aid offenders by providing them a residential permit to authenticate their nationality status. Moreover, some bank officials or money transfer agents also connived with the perpetrators by assisting them to withdraw the money they have realized at a fee, whereas the postal agents help in clearing goods in exchange for compensation. Cosmos (a scammer) noted;

In order to be successful in this 'business' you need to be an influential person.

> *Internally, we call something 'document'. In everything you need some information to support your action. You need to employ a graphic designer; you need someone who knows certain personalities in Ghana; like police guys, post office personnel, and bank managers. The one who is designing for you is going to charge you directly. A guy leading you to the police or bank manager will charge you 10% of the money. The manager is also going to charge either 10% or 20% of the booty depending on the bank you are dealing with. We bribed police officials to obtain a copy of police report to confirm that you are a Ghanaian dealing with gold business. At times, the client can send the money through money transfer company, but that one you need personnel within the company who understand scam, so that they would forge an ID for you. What they do is that, they have genuine Ghanaian ID numbers which people normally use to withdraw money from their office; they would just put off the person's name and replace it with your name and that is all.*

Doe, also recounted his experiences with one of the financial institutions;

> *If the money is not enough, may be $100, the bank will not request for anything. However, if the money is huge, for that one it requires for special arrangement and that is where you need to contact somebody at the bank. I remember in 2010, I encountered such problem. I hit an amount of $8000, so I went to the bank to withdraw the cash but one of the officials at the counter was asking me a lot of questions. Quickly, I pretended I had a call and walked out from the banking hall. I called my friend and briefed him about the issue. He drove to the bank premise and introduced me to one of the staff. We stroke out the deal and in the end I bought her a Toyota Matrix saloon car after she helped me in other deals. My friends used to tease me whenever they see the car around.*

Without a doubt, bribery permeates almost every strata of public life in Ghana. Bribery occurs when a gift, or a valuable consideration given in cash or kind to a person occupying a position of trust with the intention of influencing him or her to act in a way favorable to the interest of the giver (Abotchie 2012: 147). The internet scam has reached level where bank officials, security agencies, and post office administrators have been compromised with kickbacks in lieu of the presentation of correct documents to support 'sakawa' boys to withdrawal the remittances they received from their victims abroad, as narrated by Cosmos and Doe. If this misconduct continues, it would create an administrative bottleneck to fight cybercrime in the country.

8.5 Local and International networking among the perpetrators

Cybercrime perpetrators are very dynamic individuals as the crime is difficult to commit alone. They connect both local and international collaborators to make their deal easy. The Majority of the culprits revealed that they have both local and international associates who shared their dreams. Local networking is necessary to acquire more knowledge and skills, especially when dealing with difficult client; whereas the international networking is useful for easy credit card top-up, internet shopping, shipment of goods, and a cloned credit card generation.

Some views articulated by the scammers are highlighted below: Reginald explained;

> *I don't have friends outside the country but I have a lot of friends here and we share ideas. For instance, when I meet a 'stubborn client '(difficult person), I contact some guys, we will discuss it, and I take it up from there.*

Yeboah admitted;

> *This romance scam had helped some of our friends to travel to Europe and America. So we share ideas about someone's bank statement and credit card top-up (popularly known as cc top- up, that is stealing money from someone account to another account). Our friends do it outside for us because it is easy over there than doing it in Ghana.*

Ayiteh also noted:

> *The people who normally give out the credit card are from Vietnam. The hackers take money but the Vietnam man will not accept the local currency. They have a web site where you can purchase the software in the form of dollars called 'Liberty Reserve' (LR). When you buy the LR, they put it into your account, and later you also transfer into the hacker's account. The hacker will send you the credit card details.*

These exposés supported Castells (2000) Network Society theory which explained that the diffusion of society has modified the operations of organized criminal groups in the globe. The flexible communication gadgets enable cybercriminals to communicate over vast distance and integrate diversified interest. The scammers utilize the internet to achieve their criminal goals. The sophisticated nature of the crime requires a lot of stakeholders to accomplish the deal.

9.0 Conclusion

The proliferation of the internet café's in every nooks and crannies of the city which by extension, have provided some employment opportunities has become an avenue where criminal activities are nursed and nurtured. It is a place where, in most cases bright minds meet and brainstorm on the best ways to make ends meet. After all, when the society refuses to listen to your needs, morality is thrown out of the window. In this instance, morality and all forms of decency are often placed at the back burners where the ultimate aim of internet fraudsters are to make quick money in a very big way for self-sustenance. There is convincing evidence from the discussions that socioeconomic conditions create the right environment for cybercrime activities to thrive in Ghana because all the strategies adopted by the scammers are gearing towards amassing wealth.

10.0 Recommendations

In view of the findings and the conclusion of the study, it is recommended that the government as well as Non-Governmental Organizations (NGO's) should come to the aid of the youth by providing them with social intervention programmes that will keep them busy to avert any criminal intent as the common knowledge taught us that the 'devil finds work for the idle hands. Therefore, the effective implementation of economic modules outlined by the Central Government such as the National Youth Employment Programme (NYEP), the Livelihood Empowerment Against Poverty (LEAP), the Nation Builders Corps (NABCo) can translate into food on the table, more jobs and better educational opportunities which will ultimately minimize the tendency of the youth doing internet scam. Also the State should progressively organize capacity building courses for law enforcement agencies to enable them abreast with the current trends in cybercrime issues.

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