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# Research on the Current Situation and Countermeasures of College Students Encountering Telecommunication Network Fraud—Taking Sichuan Universities as an Example

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Abstract: Currently, telecommunication network fraud is on the rise, and college students have become one of the main victims, among which fraud involving fake orders is particularly prominent. This study conducted an empirical analysis of colleges and universities in Sichuan through a questionnaire survey, and found that direct or indirect fraud experiences have a dual impact on college students, causing multi-dimensional individual damage and social trust crisis to college students; and reversely strengthening anti-fraud awareness and risk identification capabilities. In-depth analysis shows that the reasons why college students are deceived mainly involve personal psychological weaknesses, the fraudsters' sophisticated fraud methods, and the poor effect of anti-fraud education in colleges and universities. Based on this, improving college students' ability to identify and deal with telecommunication network fraud can start from the three dimensions of college students, colleges and universities, and jointly carry out anti-fraud education to build a fraud-free campus.

Keywords: Telecommunications and Internet fraud, College students, Social work, Anti-fraud education.

### 1. Introduction

The so-called telecommunications network fraud refers to the act of fabricating facts and concealing the truth to an unspecified majority of people for the purpose of illegal possession through means such as text messages, phone calls, and online tools, and finally inducing the victim to hand over property. In recent years, the number of telecommunications network frauds in my country has risen sharply, especially among college students. The author has personally experienced telecommunications network fraud and is well aware of its adverse effects and harm on students, so this study was carried out.

This study is based on the Sichuan Province College Students Innovation and Entrepreneurship Training Program Support Project (Project No.: S202410641067) The stratified cluster sampling method was adopted. In the two major college clusters of Chengdu and Yibin, Sichuan University, Southwestern University of Finance and Economics, Yibin College, Chengdu University of Technology, and Sichuan University of Light Industry were selected as research samples. A total of 247 valid questionnaires were collected through a combination of online and offline questionnaire delivery methods.

### 2. Current Situation

### 2.1 Situation of College Students Being Defrauded

Telecom network fraud cases are frequent, and college students are often deceived. Among the 247 college students interviewed, 38.6% said that they "have never encountered telecom network fraud"; 41.3% said that they "have encountered it, but have not been deceived"; 9.72% of the respondents said that they "have never encountered it, but their family or friends have been deceived"; and 10.93% of the respondents said that they "have encountered it and have

been deceived". See Figure 1. This shows that telecom network fraud is very rampant among college students, and most college students themselves or their family and friends have encountered telecom network fraud. Most students can identify the scam and have never been deceived; while some students fail to effectively see through the scam and eventually fall into the trap of the scammers. It can be seen that college students have become one of the main targets of scammers.

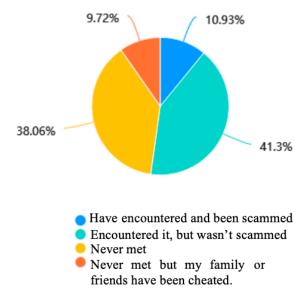


Figure 1: Current situation of college students encountering telecommunications and Internet fraud

### 2.2 Common Types of Frauds Faced by College Students

In this survey, 27 out of 247 respondents said they had been cheated, and 24 respondents said their family members or friends had been cheated. Sorting out the common types of frauds that college students and their connections encounter will help college students effectively identify frauds and avoid being cheated.

There are many types of fraud, and part-time job fraud is the most common. The survey results show that the 27 deceived encountered college students various types telecommunications network fraud, but part-time job fraud was the most common. Among them, 51.85% were "part-time job fraud"; 37.04% were "fraud by impersonating acquaintances"; 25.93% were "fraud by impersonating customer service"; 14.81% were "pig-killing fraud"; "fraud by impersonating public security, procuratorial and judicial organs" and "loan fraud" each accounted for 11.11%; 3.7% were "fraud by impersonating leaders"; and another 25.93% were "other frauds". See Figure 2. The author summarizes them into two categories. One is "online shopping fraud", for example, the respondents were deceived when shopping on second-hand platforms, and the sellers deceived the sellers by fictitious goods; the other is "game scams", such as the purchase of game props scams, game players defraud other players by the gimmick of "buying game equipment at a low price".

It can be seen that the most common scam among college students is fake order fraud. The author believes that there are two main reasons for this. On the one hand, fake order rebate fraud is the type of fraud with the largest number of cases and the most losses, and the victims are mostly students, low-income groups and unemployed people. [3] On the other hand, college students lack financial income and are eager to obtain income through other channels. When faced with the temptation of "high-paying part-time jobs", they often lose their ability to think and fall into the trap of fraudsters.



**Figure 2:** Common types of telecommunications and Internet frauds that college students are victims of

# 2.3 Impact of Telecommunications and Internet Fraud on College Students

In this survey, 27 college students had been cheated, 24 college students had family members or friends who had been cheated, and 102 college students had experienced telecommunications network fraud but had never been cheated. These direct or indirect fraud experiences have had a profound impact on college students. On the one hand, they have caused direct economic losses and psychological harm to

college students; on the other hand, they have indirectly improved college students' anti-fraud awareness and experience.

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2.3.1 The impact of personal fraud experience on college students

Personal experience of being deceived is conducive to improving college students' anti-fraud awareness. Among the 27 deceived college students, most respondents said that their personal experience had a positive impact on them, while some respondents believed that their personal experience had a negative impact on them. Among them, 85.19% of the respondents believed that their personal experience had a positive impact on them, including being cautious about fraud (11 people), gaining relevant experience (4 people), improving their awareness of prevention (3 people), and not being deceived again (1 person); while 29.63% of the respondents said that their personal experience of being deceived had a negative impact on them, including losing money (4 people) and affecting their personal reputation (1 person), see Table 1. In general, most deceived students believe that the experience of being deceived in which they personally participated is more profound and real, which can increase their experience in preventing telecommunications network fraud and enhance their personal anti-fraud awareness.

 Table 1: The impact of personal fraud experience on college

 students

Influence	Number of visitors
Be wary of scams	11
Growth-related experience	4
Raise awareness of prevention	3
No more being cheated	1
Loss of money	4
Impact on personal reputation	1

### 2.3.2 The impact of fraud on college students

There are both advantages and disadvantages, and the impact is far-reaching. In the survey, 102 respondents had encountered telecommunications network fraud, but through their own experience and high awareness of prevention, they successfully saw through the scam and avoided financial losses and physical and mental harm. Although they have seen through the scam and avoided being deceived, the experience of being deceived still has a multi-faceted impact on them. The favorable impacts include making themselves more cautious (43 people), increasing anti-fraud experience (26 people), no longer being easily deceived (5 people), paying more attention to telecommunications network fraud (3 people), and improving anti-fraud awareness (25 people); while the negative impacts include causing psychological harm to themselves (35 people), losing trust in society or others (12 times), affecting mood (47 times), thinking about society in a complicated way (1 person), and worrying about being deceived in the future (7 people). See Table 2. It can be seen that encountering telecommunications fraud personally has a profound impact on oneself. On the one hand, personal participation can arouse college students' vigilance, enhance their anti-fraud awareness, and avoid being deceived; on the other hand, when students are in a scam, especially when they identify the scam, they may be threatened and intimidated by the scammers, causing psychological harm. In addition, multiple fraud experiences may cause college students to have

a crisis of trust in society.

**Table 2:** The impact of fraud experience on college students

Influence	Number of visitors
Make yourself more cautious	43
Increase fraud prevention experience	26
No longer easy to be deceived	5
Pay more attention to telecommunications and Internet fraud	3
Raise anti-fraud awareness	25
Cause psychological harm to oneself	35
Loss of trust in society or other people	12
Affects mood	47
Thinking about social complexity	1
Worry about being cheated in the future	7

# 2.3.3 The impact of family or friends being cheated on college students

Warning effect, improve college students' anti-fraud awareness. Similarly, family or friends being cheated has two effects. The favorable effects include improving their own prevention awareness (8 people), warning effect (2 people), and rational thinking about money (1 person). Negative effects include increased anxiety about being cheated (3 people) and loss of trust in society (1 person). See Table 3. In general, family or friends being cheated can serve as a warning to college students, and when they encounter telecommunications network fraud, they can think twice before acting.

**Table 3:** The impact of family or friends being cheated on college students

Influence	Number of visitors
Improve your awareness of prevention	8
Warning effect	2
Think rationally about money	1
Increased anxiety about being cheated	3
Loss of trust in society	1

# 3. Analysis of the Causes of College Students Being Deceived

In China, college students have become the hardest hit by telecommunications fraud due to their lack of social experience and life experience [4]. Why are college students with high IQ and high education repeatedly deceived? Research has shown that the reasons why college students are deceived are complex, and the author summarizes them into the following three points. First, it is because of the psychological weaknesses of college students themselves; second, the fraudsters have superb psychological control skills; third, colleges and universities lack effective anti-fraud publicity and education.

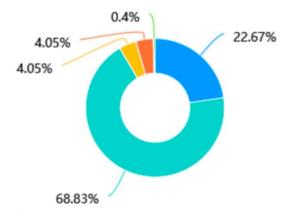
### 3.1 Psychological Weaknesses of College Students

### 3.1.1 Overconfidence

Among the 247 respondents, when asked "How is your ability to identify and deal with telecommunications network fraud?", 68.83% "can identify most frauds, but are not good at dealing with new types of fraud"; 22.67% "can accurately identify and effectively deal with"; 4.05% "don't know"; 4.05% "have weak identification ability and are not easy to distinguish between true and false"; 0.4% "cannot identify and are easily

deceived". See Figure 3. It can be seen that the vast majority of college students interviewed believe that they can identify and deal with telecommunications network fraud. But the reality is often the opposite. College students have become one of the main victims of telecommunications network fraud. This confirms that college students generally have the psychological weakness of overconfidence, believing that they have the ability to identify and deal with telecommunications network fraud, thus reducing their vigilance.

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- A. Ability to accurately identify and effectively respond
- B. Able to identify most frauds, but not enough to deal with new types of frauds
- C. Not sure
- D. The recognition ability is weak and it is difficult to distinguish the authenticity
- E. Unable to identify, easy to be deceived

**Figure 3:** College students' ability to identify and respond to telecommunications fraud

### 3.1.2 Luck mentality

College students often have a fluke mentality when facing temptation. Some college students interviewed said that when they were faced with part-time order-placing jobs, they also suspected that it was a scam, but they always had a fluke mentality of "If it is not a scam, I will make money. If it is a scam, it doesn't matter if I lose a little money, just take it as a lesson for myself." Eventually, they fell into the fraud trap carefully set by the fraudsters step by step. It can be seen that the fluke mentality is also one of the reasons why college students are deceived.

### 3.1.3 Credulity

The psychological weakness of credulity is related to the social attributes of college students. The so-called social attributes refer to the social qualities that people naturally inherit or gradually acquire through their group life and social interactions in the process of socialization [5]. College students spend most of their time living and studying in school and lack interaction with society. Therefore, they lack social experience and social experience, and their character is simple, which makes it easy for them to develop the psychological weakness of credulity. The expected benefits promised by scammers are often very tempting, which can easily trigger the psychological weakness of job seekers to be credulous. In the survey, 27 deceived college students believed that the main reason for their being deceived was that they were too

simple and believed the scammers. See Table 4.

**Table 4:** Main reasons why college students are deceived

reason	Number of visitors
curiosity	5
Too naive to trust the scammers	16
Lack of relevant experience	3
greedy	3
Desperate to make money	1

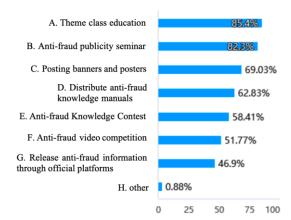
### 3.2 Scammers' Sophisticated Fraud Tactics

In the face of a specific scam, everyone can become a victim, even the scammers themselves are no exception [6]. Therefore, college students are deceived not simply because they are too stupid, but because the scammers have superb psychological manipulation skills and fraud methods. In the face of a carefully arranged scam, it is inevitable that college students with high IQs will be deceived. When existing fraud methods are constantly exposed by the media and the victims, the scammers will try to innovate their fraud methods [7]. When the scammers use conventional fraud methods such as calling to commit fraud, most college students can see through them (41.3% of the respondents in the survey said that they "have encountered fraud, but have not been deceived"). When conventional fraud methods are ineffective, the scammers will continue to innovate their fraud methods to increase their fraud success rate. When college students who lack social experience are faced with new fraud methods that they are not familiar with (such as virtual portrait fraud), they are easily deceived.

# 3.3 Anti-fraud Education in Colleges and Universities is Not Effective

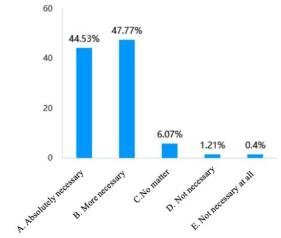
The survey results show that although various universities have carried out various anti-fraud education, the effect is still not good, mainly due to the following two reasons.

First, the content of anti-fraud education in colleges and universities is substantial, but the form is too backward. In the survey of anti-fraud publicity and education in colleges and universities, 85.4% were "theme class education"; 82.3% were "anti-fraud education lectures"; 69.03% were posting banners and posters; 62.83% were "distributing anti-fraud knowledge manuals"; 58.42% were "anti-fraud knowledge competitions"; 51.77% were "anti-fraud publicity video competitions"; 46.9% were "releasing anti-fraud information through official platforms; others were 0.88%, see Figure 4. It can be seen that colleges and universities carry out anti-fraud education and publicity in various forms, but they are all based on traditional education methods, and the education effect is not good (10.92% of the respondents said that they "encountered telecommunications network fraud and were deceived"). When the students were asked, "Do you think the current anti-fraud education needs innovation?" 44.53% of the respondents said "absolutely necessary"; 47.77% said "quite necessary"; only 6.07% of the college students said "it doesn't matter"; 1.21% said "not very necessary"; 0.4% thought "completely unnecessary". See Figure 5. The anti-fraud education form in colleges and universities is too traditional and backward, unable to stimulate students' enthusiasm and passion for learning, and the educational effect is minimal. It can be seen that the anti-fraud education form in colleges and universities urgently needs innovation.



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Figure 4: Anti-fraud education in colleges and universities



**Figure 5:** Demand for anti-fraud education for college students

Second, formalism results in little effect in anti-fraud education. Taking the university where I work as an example, in order to meet the anti-fraud education targets, the school often sends anti-fraud videos and cases to students through the Yiban APP, requiring students to read and study, and forcing students to submit learning screenshots, otherwise the corresponding credits will be deducted. Since the above tasks are very tedious in students' daily lives, students are very tired or even bored with them, so they often do them perfunctorily. Take a quick screenshot without paying attention to its content to complete a school assignment. What's worse, some people do not log in to the Yiban APP to view relevant content, but use PS technology to upload fake screenshots to deal with it. It can be seen that the formalism that exists in colleges and universities causes students to be bored with learning antifraud education videos and cases, fails to stimulate students' subjective initiative, and the effect of anti-fraud education is minimal. The failure of anti-fraud education to truly enter the minds of students is one of the main reasons why college students are frequently deceived.

### 4. Countermeasures

College students have become one of the main victims of telecommunications network fraud, which not only causes direct economic losses to college students, but also causes indelible psychological trauma. In view of the current situation and causes of college students encountering telecommunications network fraud, the author proposes the following countermeasures based on the three dimensions of

college students, colleges and society, in order to enhance the awareness and ability of college students to deal with telecommunications network fraud and reduce the fraud rate of college students.

### 4.1 The Level of College Students Themselves

4.1.1 Establish correct values and overcome one's own psychological weaknesses

College students should correct their thoughts and establish correct values; learn to prevent telecommunications network fraud and improve their risk prevention awareness; strengthen analytical thinking and emotional control training to cultivate good psychological qualities of college students [8]. College students should base themselves on self-cognition and deeply realize that they have psychological weaknesses such as overconfidence, credulity and fluke mentality telecommunications network fraud. Humbly learn anti-fraud knowledge and related cases to improve anti-fraud awareness. In daily life, we must always be vigilant to avoid falling into fraud traps due to greed for small profits and fluke mentality. At the same time, we should establish correct values and strive to overcome our own psychological weaknesses. We should realize that "everyone may become a victim of telecommunications network fraud" and avoid becoming a victim of telecommunications fraud due to psychological weaknesses such as overconfidence.

4.1.2 Learn anti-fraud knowledge and enhance awareness of prevention

As young college students in the new era, they should effectively use their own resources, take the initiative to learn various anti-fraud knowledge, understand various anti-fraud methods, and improve their ability to identify and respond to telecommunications network fraud. College students can constantly refresh their understanding of telecommunications network fraud, especially new types of telecommunications network fraud, by watching anti-fraud publicity videos, participating in anti-fraud education activities, and following anti-fraud public accounts. At the same time, they can also actively participate in anti-fraud publicity volunteer activities organized by colleges and universities or related institutions, and improve their own prevention capabilities by promoting anti-fraud knowledge.

### 4.2 University Level

4.2.1 Innovate anti-fraud education forms and enhance the effectiveness of anti-fraud education

Colleges and universities need to innovate the forms of anti-fraud education and enhance the effectiveness of anti-fraud education. In the context of the information age, offline publicity channels such as posters, brochures, and public display screens have been unable to attract the attention of the general public, especially the young groups, so it is urgent to innovate the forms and content of anti-fraud education [9]. Colleges and universities can hold anti-fraud knowledge competitions, anti-fraud theme class meetings, anti-fraud poster design competitions and other activities [10]. At the same time, colleges and universities should give full play to

their disciplinary advantages, innovate anti-fraud education forms, and stimulate students' interest and enthusiasm in learning. For example, new "immersive" anti-fraud education such as virtual VR equipment simulating fraud scenarios, college students' anti-fraud awareness improvement groups, and phishing anti-fraud can be carried out.

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4.2.2 Build an anti-fraud education system to form a working synergy

The normalization of campus anti-fraud education, the establishment of relevant information supervision mechanisms, and the construction of mechanisms to protect the rights and interests of college students are the top priorities of anti-fraud education in colleges and universities [11]. Colleges and universities should build a four-level anti-fraud system of community-school-college-class, clarify the responsibilities and division of labor at all levels, and form a synergy. Unite with communities, organizations and other forces to carry out anti-fraud publicity activities and expand the coverage of anti-fraud education; colleges and universities should incorporate anti-fraud education into daily teaching content, offer anti-fraud courses and lectures, etc.; each college should carry out targeted antifraud education activities based on its own characteristics; classes should set up anti-fraud publicity committee members to be responsible for the publicity and promotion of anti-fraud knowledge in the class. By building a four-level anti-fraud mechanism system of community-school-college-class, a working synergy can be formed from the aspects of information monitoring, anti-fraud education, and rights and interests, and anti-fraud education for college students can be carried out together.

### 4.3 Social Level

4.3.1 Improve laws and regulations and intensify crackdowns

The government should further improve anti-fraud laws and crackdown regulations and intensify the telecommunications network fraud. Further revise and improve the Anti-Telecommunications Network Fraud Law of the People's Republic of China, set up a separate sentencing standard for telecommunications network fraud, and appropriately lower the minimum threshold for sentencing, so as to give full play to the deterrent and prevention and control effectiveness of the law, effectively curb the occurrence of telecommunications network fraud crimes at the source, and effectively safeguard the legitimate rights and interests of the people and social stability [12]. The punishment measures for fraud suspects can be handled in a layered and classified manner, so as to further curb the high incidence of telecommunications network fraud cases. For organizers and core members who have made more profits from telecommunications fraud crimes, heavier penalties should be imposed within the scope of the law, and property penalties should be applied in accordance with the law, and illegal gains should be confiscated. For criminal suspects with small fraud amounts, few participations, little profits, confession of guilt and repentance, and mainly students who do not have strong subjective malice, education, rescue, punishment and warning should be the main measures [13]. Strengthen the strict and severe governance of the source of fraud crimes and cut off

the fraud industry chain.

4.3.2 Promote social work intervention and provide professional services

The use of social work methods, including group work, in anti-fraud education in colleges and universities meets the endogenous needs of college students [14]. As a professional method of helping people, social work emphasizes the subjective initiative of the service recipients in the service. Social workers help them tap their own advantages and solve existing problems, thereby helping them to help themselves. Social work service agencies or college social work associations can carry out anti-fraud education activities in colleges and universities, carry out anti-fraud publicity and education through professional methods such as individual cases, groups, and communities, give full play to professional advantages, provide professional services, and enhance college students' awareness and ability to prevent fraud. Specifically, within the framework of case work, through case assessment, in-depth exploration of each student's cognitive bias and risk awareness, and individualized improvement of college students' ability to identify and respond to telecommunications network fraud; in group work, a group to improve college students' anti-fraud awareness is established, and an interactive and experiential learning platform is established through information sharing, role-playing and team competitions. Students share experiences in the group and have a deep understanding of fraud strategies through role-playing. In terms of community work, anti-fraud education is expanded to the campus and the wider community through special lectures, social media publicity and cooperative projects. Regular lectures and activities are held, combined with real-time interaction on social media, to improve students' awareness of prevention. Through cooperation inside and outside the school, a comprehensive anti-fraud support network will be established to provide students with three-dimensional anti-fraud education and services, and promote the participation and prevention of the entire community.

### 5. Conclusion

Taking Sichuan universities as an example, this study systematically explores the current situation, impact and causes of telecommunications network fraud encountered by college students through questionnaire surveys and empirical analysis, and proposes targeted countermeasures from a multidimensional perspective. The study found that the current college student group has become one of the main victims of telecommunications network fraud, among which "part-time order fraud" is the most common. The root cause of college students being deceived is not only their own psychological weaknesses (such as overconfidence, fluke mentality and credulity), but also closely related to the iterative upgrading of fraud methods, the poor effect of anti-fraud education in colleges and universities, and insufficient social supervision. Although the experience of being deceived has caused psychological harm or a crisis of trust to some students, it has also indirectly promoted the improvement of their anti-fraud awareness, forming a dual effect of "advantages and disadvantages intertwined".

In response to the above problems, this study proposes a comprehensive governance path from three levels: college students, colleges and society. First, college students need to overcome psychological weaknesses by strengthening selfcognition and learning anti-fraud knowledge; second, colleges and universities should innovate education forms and build an anti-fraud education system to improve effectiveness; third, society needs to improve the legal punishment mechanism and promote social work intervention to form a collaborative governance force. These countermeasures not only provide practical references for anti-fraud work in colleges and universities, but also supplement the theoretical perspective prevention and control strategies telecommunications network fraud in the context of social governance modernization.

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However, this study still has some limitations. First, the survey sample is limited to Sichuan universities, and the universality of the conclusions needs to be further verified through cross-regional research; second, the dynamic evolution of fraud methods and the response strategies to new frauds still need long-term tracking and analysis; finally, the specific connection mechanism between the implementation effect of social policies and the educational practice of universities needs to be further explored. Future research can combine big data technology to dynamically monitor fraudulent behavior, or explore more innovative anti-fraud models from interdisciplinary perspectives such as psychology and law, in order to provide more solid theoretical and practical support for building a "fraud-free campus" and a harmonious society.

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