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Research on the Prevention Path of College Students' Telecommunication and Internet Fraud from the Perspective of Humanistic Care

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Abstract

With the in-depth advancement of the digital age, the means of telecommunications and online fraud have been constantly evolving and upgrading. Due to their lack of social experience and weak awareness of risk prevention, college students have gradually become the main targets of fraudsters. Based on a humanistic care perspective, this article sorts out the main types and characteristics of telecommunications and online fraud targeting college students, and proposes targeted prevention paths from three dimensions: building a collaborative prevention system, innovating educational guidance models, and improving humanistic care mechanisms. The aim is to enhance college students' ability to prevent telecommunications and online fraud, safeguard their property safety and mental health, and provide references for building a peaceful and harmonious campus environment.

Keywords

Humanistic care; college students; telecommunications network fraud; prevention path; university security department

1. Introduction

In recent years, cases of telecommunications and online fraud in China have been on the rise, with increasingly covert and sophisticated modi operandi. According to data from the Ministry of Public Security, in 2024, a total of 325,000 cases of telecommunications and online fraud were cracked across the country, and 456,000 suspects were arrested. Among them, cases involving college students accounted for 18.7%, with an average loss of over 12,000 yuan per case. In terms of fraud types, "campus loans", "gaining rewards through false orders", "impersonating acquaintances to borrow money", and "job hunting fraud" have become the main forms of fraud targeting college students. These not only cause financial losses to college students but also have negative impacts on their psychological state, academic development, and even life planning. Some college students, after being defrauded, develop depressive tendencies due to feelings of self-blame and anxiety, and in some extreme cases, this has led to tragic incidents, posing severe challenges to the safety management and educational work in colleges and universities.

As an important venue for talent cultivation, ensuring the personal and property safety of college students is one of the core responsibilities of colleges and universities. However, in the current prevention work against telecommunications and online fraud targeting college students, most institutions adopt the traditional model of "case notification + policy promotion", lacking attention to the individual differences and psychological needs of college students, and the issue of lacking humanistic care is rather prominent. Against this backdrop, exploring the prevention paths of telecommunications and online fraud targeting college students from the perspective of humanistic care is not only a practical need to address the current fraud risks but also an important measure to implement the educational concept of "student-centeredness" and promote the "all-round education" work in colleges and universities.

2. The Main Types and Characteristics of Current College Students' Telecommunications and Online Fraud

2.1. Main Types of fraud

Based on the practical experience of security work in colleges and universities, the current telecommunications and online frauds targeting college students mainly fall into the following four categories.

"Campus loan" and its derivative frauds. This type of fraud lures college students with financial needs to borrow money by luring them with the promises of "no collateral, low interest rates and quick disbursement". Some fraudsters, after disbursing the loan, continuously raise the repayment amount through methods such as "advance interest deduction" and "penalty fees", and even threaten college students to repay the loan by means of "naked loan" and "contact list bombing". Some fraudsters, under the pretext of "canceling campus loan accounts" or "adjusting interest rates", induce college students to provide personal information and transfer funds to carry out secondary fraud.

"Brushing orders for cashback" fraud. Fraudsters post part-time job information about "earning 100 yuan a day without leaving home" through campus communities and part-time job apps. After gaining the trust of college students with "small returns", they ask them to advance large amounts of money to complete "high-commission tasks". Then, they refuse to return the principal and commission under the pretext of "uncompleted tasks" or "system failure". This type of fraud takes advantage of college students' psychology of "wanting to earn money through part-time jobs to relieve family burdens", and the amount involved is usually between several hundred and several thousand yuan.

Impersonating acquaintances or authoritative figures to commit fraud. Fraudsters steal QQ or WeChat accounts, or forge the contact information of school academic affairs offices, tutors, or counselors, and under the pretense of "emergency borrowing", "paying fees", or "receiving subsidies", they induce college students to transfer money. For instance, they may pretend to be a tutor and claim that "there is an urgent project that requires advance payment of funds", or pretend to be an academic affairs office staff member and say that "tuition fees need to be paid up or it will affect graduation".

Job Hunting or College Admission Fraud .Targeting graduates or college students with college admission needs, fraudsters use tricks such as "internal job recommendation", "grade modification", and "guaranteed admission to postgraduate studies" to collect "agency fees" and "bribes", and then disappear. Some fraudsters also forge enterprise recruitment information, charging fees under the pretext of "pre-job training", or inducing college students to sign "unequal employment agreements".

2.2. Analysis of Fraud Characteristics

Scenarios Highly Integrated with College Students' Life Needs. Fraudsters precisely grasp the life needs and psychological characteristics of college students, integrating fraud scenarios into high-frequency activities such as "consumption borrowing", "part-time jobs for money", and "academic and job hunting", thereby reducing the vigilance of college students. For instance, "campus loans" cater to the advanced consumption demands of college students, "order padding for returns" matches the part-time job intentions, and "job hunting fraud" targets the anxiety during the graduation season. Such scenario-based designs make fraud information more acceptable, significantly lowering the vigilance of college students and creating strong confusion.

Increasing Trend of Intelligence and Concealment in Methods Establishing a "Multi-Subject Collaborative" Prevention System and Strengthening the Responsibility Linkage Mechanism. With the development of digital technology, the technical content and concealment of fraud methods continue to rise: Firstly, artificial intelligence face-swapping and voice synthesis technologies are used to forge identity images and voices, mimicking the behavior and speech characteristics of acquaintances or authoritative figures; secondly, virtual dialing software is used to hide real numbers, and fake platforms mimicking campus official websites and educational management systems are set up, giving fraud information an "official" appearance; thirdly, the channels of dissemination shift to social software, short video platforms, and other high-frequency usage scenarios of college students, avoiding traditional SMS warnings and phone supervision, increasing the difficulty of risk identification and prevention.

Significant Impact on College Students' Mental Health. Compared to other social groups, college students, after encountering telecom and online fraud, not only face direct property losses but are also more prone to serious psychological problems. On the one hand, the college student group has less social experience and a weaker psychological tolerance for property losses, easily generating negative emotions such as self-blame, anxiety, and fear; on the other hand, some frauds involve the leakage of personal privacy, which may lead to deep psychological traumas such as social phobia and identity crisis.

3. Problems in the Prevention of Telecommunication and Internet Fraud among College Students

3.1. Lack of Humanistic Care in Prevention Education and a Tendency towards Formalism

The current prevention education against telecommunication and internet fraud in colleges and universities still mainly takes the form of "static publicity + centralized lectures", such as posting warning posters on campus and conducting one-time safety education for freshmen. The educational carriers are single and lack specificity, making it difficult to adapt to the cognitive characteristics and demand differences of college students. In terms of educational content, there is a common tendency of "scaring with extreme cases": some educational activities overly focus on extreme cases such as violent debt collection by fraudsters and suicides of defrauded students, without fully considering the psychological endurance of college students, which easily triggers their resistance to prevention education and weakens the effect of risk warnings. In terms of educational methods, the problem of "one-size-fits-all" is prominent. There is no stratified education based on the demand differences among students of different grades, the risk differences based on their majors, and the psychological differences based on their family economic backgrounds, resulting in a disconnection between the educational content and the actual needs of students, and a significant reduction in the effectiveness of education.

3.2. Absence of a Multi-Subject Collaborative Prevention Mechanism and Fragmentation of the Responsibility System

The prevention of telecommunication and internet fraud among college students requires the collaborative participation of multiple subjects such as the security department, student affairs department, academic affairs department, psychological counseling center, counselors, and parents. However, an effective linkage mechanism has not yet been formed among these subjects, presenting a fragmented governance pattern of "each doing their own thing". Specifically, the security department, as the core department for safety management, mainly focuses on the notification and emergency response after fraud cases occur, with low involvement in daily education in the prevention stage, failing to fully play its leading and coordinating role. The student affairs department and counselors, although being the front-line forces close to students, are limited by their professional capabilities and lack systematic knowledge and skills for fraud prevention, making it difficult to carry out in-depth and personalized prevention guidance. The participation of the psychological counseling center is also limited, only passively intervening in psychological counseling after students are defrauded, without integrating psychological intervention into the prevention education stage, thus failing to alleviate the risk of students being defrauded due to cognitive biases from the source. There are also shortcomings in the collaboration between schools and families. Most parents have insufficient awareness of the fraud risks faced by college students and have low communication frequency with schools on prevention education, failing to form a "campus-family" two-way prevention and control synergy.

3.3. Insufficient Humanistic Guidance in Post-Fraud Intervention and Lagging Psychological Repair Mechanism

In the post-fraud intervention stage for college students, colleges and universities often focus on "assisting in reporting cases and recovering property losses" and other administrative tasks, with insufficient attention paid to the psychological counseling and humanistic care of students, resulting in obvious deficiencies in the psychological repair process. On the one hand, some college staff have a "deviation in responsibility attribution" during the handling process, holding defrauded students accountable for being "greedy" or "lacking judgment", without providing sufficient understanding and empathy, further aggravating the students' sense of self-blame and even triggering a crisis of trust in the school. On the other hand, there is a mismatch between the supply and demand of psychological counseling resources. Most college psychological counseling centers have a limited number of full-time staff, making it difficult to meet the psychological counseling needs of all defrauded students, and no special psychological intervention processes have been established for defrauded students. More importantly, there is a lack of a long-term psychological tracking mechanism. Colleges and universities often only pay attention to the psychological state of defrauded students in the initial stage of incident handling, without continuously tracking their subsequent psychological changes. Although some students' emotions may be relieved in the short term, they may still suffer from hidden psychological problems such as social trust disorders and consumption anxiety in the long term due to the "fraud experience", posing a potential threat to their physical and mental health and growth.

4. Prevention Approaches for College Students' Telecommunication and Internet Fraud from the Perspective of Humanistic Care

4.1. Build a "multi-subject collaboration" prevention system and strengthen the responsibility linkage mechanism

Clarify the responsibilities of internal subjects in universities and pool working efforts.The Security Department takes the lead in formulating the "Implementation

Plan for Preventing College Students from Telecommunication and Internet Fraud", establishing a "Dynamic Early Warning Mechanism for Fraud Risks", integrating campus case data and student feedback, and identifying high-risk groups such as economically disadvantaged students and job-seeking graduates through data analysis to push differentiated early warnings; it collaborates with the police department to conduct anti-fraud training and enhance the professional capabilities of internal subjects. The Student Affairs Office and counselors incorporate prevention into daily work, using heart-to-heart talks and theme class meetings as carriers to explain the identification methods of "order padding fraud" to students with part-time job intentions and popularize legal channels for students with financial needs; they intervene immediately when students are deceived, empathize and comfort them, and connect them with the Security Department and the Psychological Counseling Center. The Psychological Counseling Center breaks through "post-event intervention", offering a special course on "Fraud Prevention and Psychological Adjustment", covering topics such as temptation response and psychological reconstruction; it establishes a "Green Channel for Psychological Intervention for Deceived Students", implementing "one-on-one" counseling and 3-6 month follow-up, and dynamically monitoring psychological conditions.

Link parents and social forces to expand the scope of prevention. Schools and parents should work together to build a "information sharing - responsibility sharing" mechanism. At the beginning of each semester, send out the "Prevention Notice" to remind parents to pay attention to students' consumption and psychology; establish a "School-Parent Anti-Fraud Group" to communicate in a timely manner when high-risk behaviors are discovered; after students are deceived, assist parents in understanding the case and avoid blaming them, forming a caring force. Social forces should be coordinated to create an "anti-fraud community", jointly with the police, communication operators and financial institutions to carry out "anti-fraud in schools", where police officers explain the case-solving process, operators demonstrate fraud identification operations, and financial institutions popularize account security knowledge; form a "University Student Anti-Fraud Volunteer Service Team", invite professionals to guide, and enhance participation through lectures.

4.2. Innovate the "Humanistic-Oriented" Education Model to Enhance the Effectiveness of Fraud Prevention Education

Optimize Education Content to Cater to Students' Diverse Needs. Establish a "Stratified and Categorized" Education System. By grade, freshmen are focused on preventing "campus loans" and "fraud by posing as seniors", sophomores and juniors are mainly taught about "part-time job fraud" and "academic fraud", and seniors are strengthened in dealing with "job hunting fraud". By major, for computer science students, add the "principle of AI face-swapping fraud", and for law students, offer a special topic on "anti-fraud legal rights protection". Abandon the "scare tactic" approach and integrate humanistic guidance. Convey concepts through "storytelling of cases", such as the case of a student who was defrauded by online shopping but received help from the school, emphasizing that "preventing fraud is protecting growth". Clarify that "being defrauded is not a fault" to reduce students' psychological burden and encourage active learning.

Enrich Education Forms to Enhance Students' Participation Experience. Online, create a "diversified communication matrix", using WeChat and Douyin to produce anti-fraud short videos and comic manuals. Develop a quiz mini-program with a "Daily Practice" module, where students can exchange cultural and creative products or volunteer hours for achieving a certain accuracy rate. Offline, focus on "scenario-based practice": conduct "anti-fraud scenario drills", setting up scenarios such as "part-time job fraud" and "borrowing by posing as a tutor", allowing students to role-play and master identification skills; hold an "anti-fraud culture festival", deepening understanding through poster design, skit performances, and debate competitions, and creating an atmosphere of "everyone against fraud".

4.3. Improve the "Full-process Coverage" Care Mechanism to Safeguard Students' Legal Rights and Interests

Pre-emptive Prevention: Pay Attention to Psychological Needs and Reduce Fraud Inducements. Build a defense line from the dual dimensions of "value guidance - psychological support": Through theme lectures and consumption concept debate competitions, carry out "rational consumption and value education" to guide students to establish a "live within your means" consumption view and avoid the risks of campus loans; offer "general courses on college student finance" covering living expense planning, legal part-time job selection, and financial risk identification to enhance economic management skills and reduce the possibility of being deceived. At the same time, the psychological counseling center should establish dynamic psychological files for students, identify those with vulnerable psychological states through entrance assessments and regular surveys, and conduct "one-on-one" counseling to relieve negative emotions and prevent them from being exploited by fraudsters due to poor psychological conditions.

Interim Intervention: Quick Response and Disposal to Minimize Harm. Establish an "efficient response - loss control" interim intervention mechanism. Set up a "quick response platform for defrauded students", integrating the campus anti-fraud hotline and online reporting entry points. The security office needs to verify the assistance information within a short time and connect with the police department for investigation. During the handling process, adhere to "humanistic communication", avoid accusatory language, and reduce students' self-blame. In terms of loss control, coordinate with the police and financial institutions to freeze fraud accounts to recover funds. For students whose funds cannot be recovered, assist them in applying for "campus emergency relief funds" to alleviate economic pressure. At the same time, guide students to change the passwords of their social media accounts, cancel suspicious accounts, and check for information leakage risks to prevent secondary fraud.

Post-event Guidance: Long-term Tracking and Assistance to Facilitate Comprehensive Recovery. Establish a "psychological repair - academic support" post-event assistance system. The psychological counseling center should develop personalized guidance plans based on the psychological states of defrauded students, using cognitive behavioral therapy and emotional release methods to relieve self-blame and fear. Organize "mutual assistance groups for defrauded students" to promote experience sharing and reduce feelings of loneliness. In terms of academic and life aspects, counselors should regularly communicate with students to monitor their conditions, coordinate with the academic affairs department to provide make-up classes and adjust exam times for those whose studies are affected by fraud, and encourage students to participate in campus clubs and volunteer services to help them reintegrate into campus life and avoid the long-term negative impact of the "fraud experience" on their future development.

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