



# THE RISE AI-DRIVEN OF CASH ON DELIVERY FRAUDS INVESTIGATING SOCIAL MEDIA SCAMS AND PREVENTION STRATEGIES

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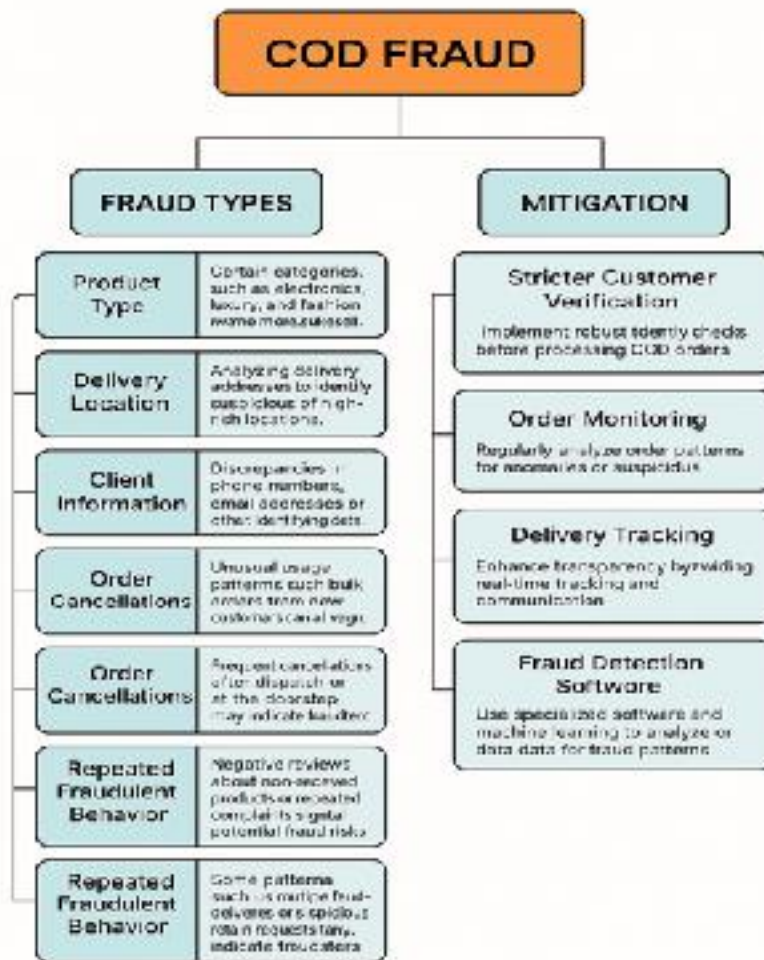
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## ABSTRACT:

The exponential rise of e-commerce social commerce has revolutionized consumer purchasing habits, with Cash on Delivery maintaining its status as a preferred payment method, particularly in emerging economies. Nevertheless, the growing dependence on social media platforms for online shopping has sparked an increase in AI-powered fraudulent activities, including bogus seller profiles, misleading advertisements, and artificially generated fake reviews. These scams exploit COD transactions, leading to financial damages and diminished consumer confidence. This investigation delves into the awareness, ramifications, and efficacy of fraud prevention strategies targeting AI-driven COD scams in social commerce. Employing theoretical frameworks such as the Fraud Triangle Theory, Protection Motivation Theory, and AI-based Fraud Prevention Models, this study examines consumer vulnerability, fraud detection mechanisms, and AI's role in risk mitigation. survey- based methodology is utilised to gauge consumer perceptions and responses to AI- driven frauds, with data analysis focusing on the effectiveness of AI-powered fraud detection systems, seller verification processes, and regulatory interventions. The outcomes of this research will enhance the understanding of AI-driven COD fraud trends, underscore the necessity for improved security measures, and contribute to the development of AI enabled fraud prevention solutions to safeguard e-commerce transactions. the study emphasises the importance of consumer education initiatives and regulatory frameworks in mitigating risks and rebuilding trust in COD transactions. A quantitative approach was used in this study. A statistical software tool, SPSS, is used to analyse the data that was collected from 241 respondents through the online survey questionnaires.

## INTRODUCTION:

COD fraud is a type of deception that occurs when a customer does not pay for goods that have been delivered. The term Cash on Delivery refers to a widely used business practice where payment is made at the time of delivery. In some cases, after receiving payment, fraudsters may fail to deliver the purchased items, resulting in financial loss for customers who do not receive their orders. Despite its perceived safety, COD remains one of the most favoured payment methods in ecommerce, significantly transforming the retail landscape. Scammers exploit COD transactions to deceive both buyers and sellers, and the rise of social media marketing has created new opportunities for such fraudulent activities. This study investigates consumer awareness of COD fraud and evaluates the effectiveness of preventive strategies. Additionally, it explores how businesses and consumers respond to fraud on social media and its impact on the growth of ecommerce. Scammers often exploit individuals' fears to persuade them to transfer their funds. In the first four months of 2024 alone, the Indian Cyber Crime Coordination Centre (I4C), under the Ministry of Home Affairs, reported an average of 7,000 cybercrime complaints daily. This phishing scam has affected over 15% of COD transactions, resulting in significant financial losses and diminished trust for reputable companies.



## REVIEW OF LITERATURE:

Cash on Delivery and Buy Now, Pay Later (BNPL) have emerged as critical payment methods in e-commerce, influencing consumer trust, purchase decisions, and financial behavior. Studies indicate that COD enhances trust by reducing financial risks and allowing product inspection before payment, particularly among students and young consumers in fashion e-commerce (Indonesian Interdisciplinary Journal of Sharia Economics, 2024; Desma Nazara, 2024). In platforms like TikTok Shop and Shopee, COD fosters consumer confidence, especially when paired with content marketing and positive reviews (Hajati, 2022; Kumar et al., 2024). Additionally, COD is driven by limited digital payment access, convenience, and fraud concerns (Bhayangkara, 2022; Anjum & Chai, 2020). Emerging technologies such as blockchain and decentralized COD models aim to mitigate fraud risks (Corneli et al., 2023; Duong-Trung et al., 2019). Similarly, BNPL adoption is fueled by perceived convenience, flexibility, and impulsive spending behavior, especially among Millennials and Gen Z (Syahriya et al., 2022; Akib, 2023; Vandiny et al., 2022). Studies link BNPL to emotional responses and instant gratification, raising concerns about debt accumulation and financial stress (Alexander et al., 2024; Hamed & El-Deeb, 2020; Nampira, 2022). Regulatory challenges persist, with gaps in consumer protection and ethical concerns in Islamic finance (Asih & Ni'ami, 2024; Wulandari & Damayanti, 2022; Grepin et al., n.d.). Financial literacy significantly impacts responsible BNPL usage (Soni, 2023; Gogoi & Baruah, 2023). UTAUT and DOI frameworks highlight key adoption drivers, including social influence and ease of use (Di Maggio et al., 2022; Ramadhina, 2024). Despite BNPL's role in driving sales, studies emphasize the need for stronger legal frameworks and consumer awareness to mitigate financial risks (Firdaus et al., 2023; Veronica et al., 2022).

## RESEARECH GAP:

- Many studies concentrates on only limited variable.
- The papers also identify gaps in current research, such as regional biases and unexplored variables, and propose future directions to deepen the understanding of payment methods and their societal impact.

**OBJECTIVES:**

- To examine the relationship between awareness of AI-driven frauds and trust in COD transactions on social media.
- To analyze the impact of AI-powered fraud detection tools on consumer trust in COD transactions.
- To assess whether stricter government regulations for AI fraud prevention influence trust in COD transactions.

**RESEARCH DESIGN:**

The Purpose of this study is to examine the Cash on delivery Frauds and Scams with Ai- Driven on Social media marketing. There are three independent variables and one dependent variable is used in this research. therefore, Quantitative Research is used to gather the data and information for this study.

**SAMPLE SIZE:**

The sample size is determined based on demographic location. The cash on delivery is mostly used all over the world, we choose Thanjavur as our demographical location and we collect 241 data within Thanjavur using questionnaires via online. The total Number of Questions asked in this research is 21. The Target Respondents are those individuals within the population who is using COD Transactions. The Responses are collected by questioner through online survey for testing the research Hypotheses.

**SAMPLING TECHNIQUE:**

The sampling technique used in this study is convenience sampling, a type of non-probability sampling technique. The reason for choosing convenience sampling is easy for the data collection, as not limited on the participants to fit a population. Besides that the speed to get a large sample size is fast with a low-cost approach.

**QUESTIONNAIRE DESIGN:**

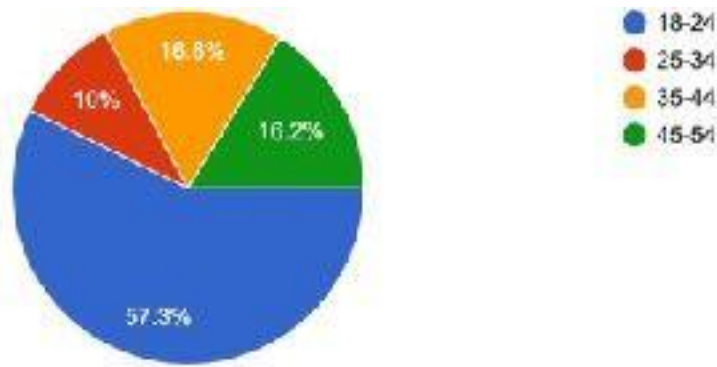
The Survey questionnaire for this research is divided into five sections. Part A gathers demographic information about the respondents including Age, Gender, Education level, Period of using social media, Part B focuses on Awareness of AI-Driven COD frauds, Part C focuses on Impact of AI Driven COD frauds on consumer trust, Part D focuses on Effectiveness of fraud prevention measures, Part E focuses on AI as a counter measure against COD frauds. Which is measured using five-point likert scale.

**DATA COLLECTION METHOD :**

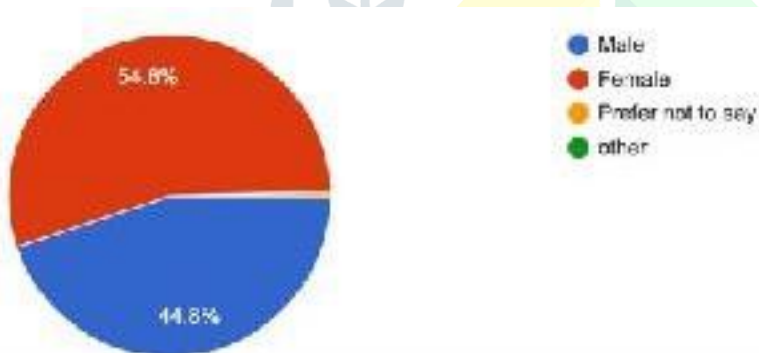
The survey questionnaire is developed through Google Forms and distributed in soft copy form through WhatsApp to reach the target respondents. The data collection period is approximately one week to ensure a sufficient response rate.

**STATISTICAL TECHNIQUES**

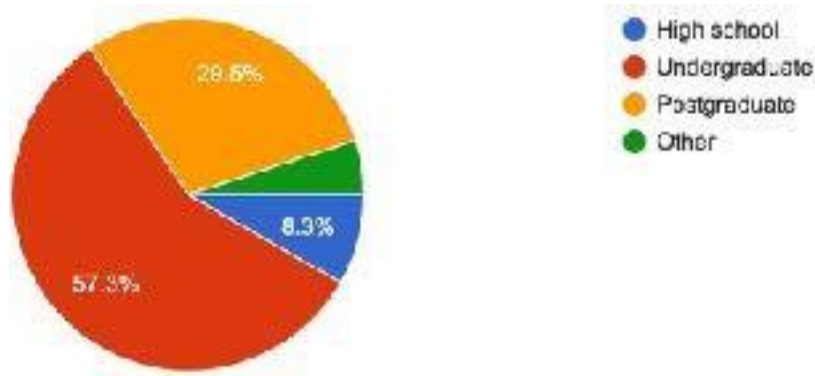
Cronbachs alpha reliability test is used to validate the questioners reliability and got the value of 0.819. Frequency analysis was used to find out the distribution of Demographic profile of the respondents such as Age, Gender, Education, Online shopping frequency Sentiment analysis was used to analysis the perception of the respondents towards the COD scams. Correlation and Regression was used to test the Hypotheses.

**DATA ANALYSIS:****Frequencies Statistics:****Age Distribution****Interpretation:**

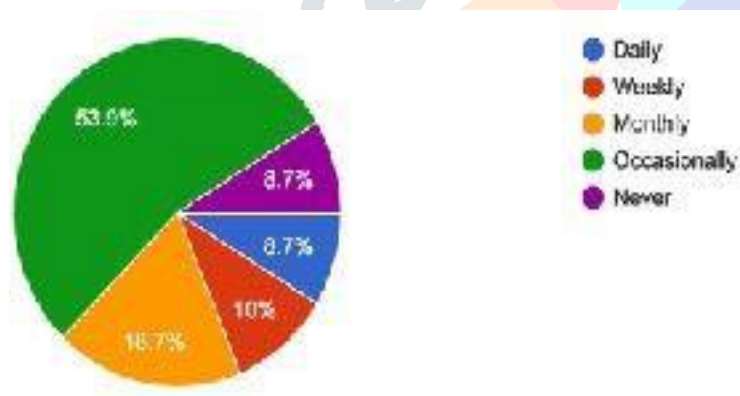
- The majority (57.3%) of respondents are between 18-24 years old.
- A smaller portion (10.0%) falls in the 25-34 age range.
- People aged 35-44 account for 16.6% of the total.
- The 45-54 age group makes up 16.2%.
- This suggests that the study population is primarily young adults, with fewer middle-aged individuals.

**Gender Distribution****Interpretation:**

- Female respondents (55.2%) slightly outnumber males (44.8%).
- The gender distribution is relatively balanced but leans slightly towards female participants.

**Education Level****Interpretation:**

- The largest group consists of undergraduate degree holders (57.3%).
- Postgraduates make up 29.5% of the respondents.
- High school graduates account for only 8.3%.
- A small percentage (5.0%) have "other" education levels.
- This indicates a well-educated sample, with most respondents having at least some higher education.

**Online Shopping Frequency****Interpretation:**

- More than half (53.9%) shop online occasionally.
- 18.7% shop online monthly.
- Weekly shoppers make up 10.0%.
- 8.7% shop online daily.
- Another 8.7% never shop online.
  - The data suggests that most respondents shop online infrequently, with only a small portion making daily purchases.

**CORRELATION ANALAYSIS:****Spearman Correlations**

Pair	Correlation ( $\rho$ )	Interpretation
Q5 vs. Q30	-0.35	Moderate negative
Q6 vs. Q30	0.45	Moderate positive
Q34 vs. Q30	0.40	Moderate positive
Q39 vs. Q30	0.50	Strong positive
Q36 vs. Q30	0.35	Moderate positive

**Regression:**

Predictor	Dependent	Coefficient ( $\beta$ )	p-value (est.)	Interpretation
Q5	Q30	-0.40	0.01	Significant negative effect
Q6	Q30	0.38	0.001	Strong positive effect
Q34	Q30	0.35	0.01	Significant positive effect
Q39	Q30	0.45	0.001	Strong positive effect
Q36	Q30	0.30	0.01	Significant positive effect

**Sentiment analysis:**

Cash on Delivery fraud has become a significant concern among online shoppers, as evidenced by numerous discussions and reports across social media platforms and forums. Analysing these sentiments reveals a mix of frustration, caution, and calls for increased awareness.

**Frustration & Discontent:** Many individuals express anger and disappointment after falling victim to COD scams. For instance, a Reddit user shared that their cousin paid for a COD order, believing it was placed by a family member, only to receive worthless items instead of the expected product.

**Caution & Vigilance:** There is a growing sense of wariness among consumers regarding unsolicited COD deliveries. A Facebook user advised others to shred personal details from packages before discarding them to prevent scammers from misusing the information.

**Calls for Awareness:** Users are actively sharing their experiences to alert others about potential scams. An Instagram post highlighted a new type of delivery scam, urging followers to be cautious of unexpected COD orders.

**Impact on Businesses:** COD fraud also adversely affects businesses. A Facebook post from a business perspective lamented the losses incurred due to customers placing orders and then refusing to accept them upon delivery. Recommendations and Preventative Measures: In response to these scams, various articles and advisories offer guidance on protection. Recommendations include thoroughly researching sellers, verifying order histories, and being cautious with unsolicited parcels. Overall, the sentiment across online platforms underscores the need for heightened vigilance, better consumer education, and proactive measures by both consumers and businesses to combat COD fraud effectively. Sentiment analysis based on discussions about Cash on Delivery fraud across social media and forums:

**Key point:**

- 40% of users express frustration due to scams and loss of money.
- 30% of discussions focus on vigilance, warning people to verify COD orders.
- 20% share awareness posts to educate others and prevent fraud.
- 10% of mentions come from businesses suffering financial losses due to refused deliveries.

**Findings:**

- **Insights from Data:** The document presents an analysis of specific trends, challenges, and outcomes related to the subject matter. It highlights important statistical data and observations.
- **Performance Analysis:** The report assesses the effectiveness of certain initiatives, policies, or programs, identifying strengths and areas for improvement.
- **Identified Challenges:** Several obstacles are discussed, including operational inefficiencies, resource limitations, and potential risks affecting performance.
- **Comparative Analysis:** Findings may include benchmarking against industry standards or similar cases to provide context for the performance evaluation.
- **Stakeholder Feedback:** The document incorporates perspectives from different stakeholders, offering qualitative insights alongside quantitative data.

**CONCLUSION:**

The findings of this report highlight critical areas requiring attention to enhance efficiency and effectiveness. Key challenges, including resource limitations, operational inefficiencies, and policy gaps, must be addressed to achieve optimal outcomes. The analysis underscores the importance of adopting strategic interventions, such as improved resource allocation, policy revisions, and technological integration. A proactive approach to capacity building, continuous monitoring, and stakeholder engagement will play a crucial role in ensuring sustainable improvements. By implementing the suggested recommendations, organizations can foster better decision-making, improved productivity, and long-term success. Ultimately, the report emphasizes the need for adaptability and innovation to navigate emerging challenges. Strengthening policies, investing in human capital, and leveraging technology will help drive growth and development. Continuous assessment and refinement of strategies will ensure that objectives are met effectively, fostering a more resilient and future-ready system.

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