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Social Construction of Internet Fraud as Innovation among Youths in Nigeria

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Keywords: Internet, internet fraud, youths, innovation

Abstract:

The proliferation of internet technologies has shaped interactions in contemporary society. Despite the pivotal importance of the internet to the global economy, it has several negative consequences such as internet fraud. This study examined the perception that young adults in Nigeria hold about internet fraud as an innovative means to economic survival rather than as a criminal enterprise. Robert Merton’s Anomie/Strain Theory (AST) was adopted as the theoretical thrust of the study. Adopting a qualitative data collection method, 15 participants were selected using the non-probabilistic purposive and snowballing techniques while opinions were sampled through in-depth interviews in different locations within Ibadan metropolis of Nigeria. Study findings revealed that youths are engaged in internet fraud mainly to support themselves financially despite harsh economic realities as a form of deviant innovation. The study established that internet fraudsters in Nigeria are socially organized based on specializations. Furthermore, the study established that the accumulation of wealth and “clients” are the major basis for hierarchy. Although there are extant laws on the prohibition and prosecution of internet crimes in Nigeria, the fraudsters claimed that the compromised security apparatus of the state is often manipulated to allow them to continue in the “business”. Only those who do not know their way are prosecuted while successful internet fraudsters gallivant and invest their illegal proceeds in legitimate businesses as cover-up. The study established the need for value reorientation for youths as well as creation of jobs.

Introduction

The Internet revolution, which was an outcome of the uninhibited expansion of information technology, is now the bedrock upon which business is conducted (Fettweis & Alamouti, 2014). It ushered an era that would bring unprecedented levels of social transformation and create a platform for the development of a new and advanced specie of human beings whose abilities would not be limited to space and time due to the power of the Internet (Carey, 2005). Originally designed for interconnection between science laboratories engaged in government research and other military purposes, it has been expanded since 1994 to become a global network of millions of computers located in different countries which presents broad opportunities for obtaining, distributing, and exchanging information (Vladimir, 2005). In its current form, the Internet now serves millions of civilian, military and intelligence users and plays a crucial role in today’s society and use of technology (Dubow, 2005; Luppichini, 2010).

The Internet, despite being designed for research and communication purposes, has since been commercialized resulting in the rapid growth of web-based transactions, job opportunities, and other network-based opportunities. Business transactions, product marketing, services, and other economic activities are now reliant on this technology which has been explored to gain competitive advantages and for some, to enter new

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markets (Alanezi, 2015; Fettweis & Alamouti, 2014; Bidaki, Mirhosseini, Amiri, Asadpour, Zarch, BaniAsad & Mirhosseini, 2012). Due to the proliferation of the Internet and related technology, the world has gradually evolved into a global village in which distance between any two geographical points is greatly reduced by real time Internet access.

The Internet was portrayed in the 1990s as an empowering and expansive technology but by the early years of the 21st century, such portrayal has been proven wrong as it became obvious that online activities will come to be an inseparable and routine element of daily lives (Selwyn, 2007). Despite the fact that technologies such as the Internet have contributed immensely to ways of doing things in such areas as research, communication, networking, business, recreation, and information sharing, it has also created new avenues by which crime is perpetrated and of course, new forms of victimization (Burns, Whitworth, & Thompson, 2004). Indeed, it has provided a much larger pool of potential victims and larger space for criminals to operate even outside international boundaries thereby creating more problems for law enforcement agencies (Shields, 2005).

The sustained use of the Internet and related technologies has been driven by the perceived benefits to the user. Users often expect to record immense gains from using the Internet for personal interactions or to partake in global business opportunities (Nayar, 2004; Ferguson & Perse, 2000). It is widely believed that the numerous benefits of the Internet include increasingly promoting global peace, understanding, tolerance (Bulashova & Cole, 1995), revival of true democracy (Agre, 1994), and empowering previously excluded social groups (Poster, 2001), which leads to increased accountability of the government due to enlightened public scrutiny (Held, 2006) and thus facilitating development (Lupia & Sin, 2003).

However, such positive expectations of the Internet have since been challenged by emergent issues in recent times. Not only have legitimate businesses realized the potential of the Internet but also criminals who were quick to manipulate the Internet to advance criminal activities or schemes for profit (Spinello, 2000). Dalal (2006) pointed out that the Internet is a double-edged sword that is capable of serving both constructive and destructive purposes. Although, a sizeable portion of Internet users are well behaved, operate within legal provisions, and engage the Internet for productive purposes (Dana, 2001). Danquah and Longe (2011) firmly indicate that some manipulate the Web for perverse purposes, thus breaking the law and taking advantage of other users of the virtual space. This set of individuals is now regarded as cybercriminals. It is now clear that innovations brought about by Internet technologies have opened abundant opportunities for the pursuit of deviance as computers now make it easier to commit crimes that would have traditionally been difficult (Nuth, 2008; Ratliff, 2005). The continuous growth of cyber technology continues to attract simultaneous growth in the population of users who are increasingly susceptible to cybercriminals (Jegade & Olowoakeere, 2014).

The crime of fraud is not a recent deviant phenomenon as it has existed since the beginning of human history and is otherwise recognized as a contrepreneurial crime. The definition and consequences of fraudulent activities on victims have remain unchanged (Burns et al., 2004), only that the proliferation of the Internet has given room for evolution of online fraud capabilities (Lee, 2003). Internet fraud is defined as any intentionally deceptive activity that involves the use of a combination of Internet components, such as email, chat rooms, and websites, to offer goods or services that are non-existent to members of the virtual community, thereby falsely representing such illegal and non-existent goods or services to consumers. It could also involve the transmission of such victims' funds, accessing devices, or taking possession of other items of value without informed consent by the victim (US Federal Bureau of Investigation, 2003).

The positive impact of Internet technologies on the rapid development of the Nigerian state has been marred by the gradual invention of new forms of crime as the Internet has also become a veritable host to the most profitable crime, in terms of personal risk and availability of targets, and in which safest crime thrives (Okeshola & Adeta, 2013). Research efforts have recently been directed towards the concept of cybercrime which is according to Shinder (2002) is any criminal offense(s) perpetrated using a combination of Internet components or computer network as an instrument for the execution of such crime. It is an occurrence that has come into play in almost all virtual communities but with attendant consequences in the real world. Of particular interest to researchers is the role of the Internet in perpetrating and transforming existent crimes such as fraud, identity fraud or impersonation, sexual harassment, bullying, hate speech and the rise of new crimes that cannot exist without the Internet (Wall, 2007; Yar, 2005).

There are numerous causes of Internet fraud identified by several empirical studies. For instance, Hassan, Lass and Makinde (2012) opined that the causes of cybercrime are urbanization and negative role models, while Okeshola and Adeta (2013) pointed to defective socialization, peer pressure, group influence, weak laws, easy access to Internet and poverty. However, Tade and Aliyu, (2011) identified the following as the causes of cybercrime: gullibility/greed of the victims, lack of standards, inefficient national central control, lack of national functional database, porous nature of the Internet, get rich syndrome, and lack of e-police, while other studies implicate unemployment, corruption, and poverty as the causes.

Jegade (2010) pointed out that due to economic and social realities prevailing in the society, youths are constantly innovating, finding means of achieving societal goals through other alternative means. However, some of these alternatives are sometimes illegal or deviant and often include crimes such as cybercrimes, prostitution, kidnapping, and armed robbery. Tade and Aliyu (2011) assert that Internet fraudsters, especially in Nigeria, do not view Internet fraud as deviant but a product of innovation in their coping strategies. Consequently, their knowledge of the Internet is deployed, without minding the consequences for the national image, as a way of coping with economic issues of poverty and unemployment. This continues to encourage other youths to join the increasing number of Internet fraudsters and has complicated government efforts to curb their activities.

The study adopted an in-depth analysis of the underlying ideologies and circumstances that continue to motivate the involvement of young adults in fraudulent activities while adopting Robert Merton's Anomie/Strain Theory as the theoretical thrust of the study. However, this study clearly departs from what is usually obtained in cybercrime studies by choosing to investigate the subjective construction of Internet fraud as an innovative enterprise (and not a criminal act) among young adults who are engaged in this act. By doing so, the study brings to light the differing opinions held by young adults and law enforcement agencies about Internet fraud and offers insight into what may be wrong with the Nigerian government's war on Internet fraud. Finally, the study contributes to existing literature on the Internet fraud by presenting empirical facts about the subjective perception of Internet fraud that motivates young adults to remain involved in such criminal acts despite clampdowns from law enforcement agents and also indicates other interesting areas for further research.

The article is organized into sections. The next section contains a literature review of the Internet fraud trend in Nigeria, providing statistics that describe the prevalence and consequences of Internet fraud. The section also reviews the various strategies adopted by Internet fraudsters to successfully execute their criminal acts as well as the current efforts by the Nigerian government to curb the involvement of its citizens in

Internet fraud. The next section describes the sample and methodology and presents results of the study. The results are enriched with direct quotations taken from the empirical study in order to provide better explanations of the importance of anomie/strain to Internet fraud. Finally, the article will provide a summary of key results after which the authors offer policy recommendations.

Literature Review

Internet Fraud in Nigeria

Internet fraud is a global phenomenon that represents widespread threats in Europe, Asia, Africa, and America; threats that may be injurious to national security and financial health (Okeshola & Adeta, 2013; Akogwu, 2012). Internet fraud, also referred to as computer fraud, is arguably one of the most prevalent forms of cybercrime according to Tade and Aliyu (2011). In most Nigerian tertiary institutions, different kinds of criminal acts such as sexual and physical assault, malpractices, cultism, falsification of admission, and stealing are irregularly perpetrated. But in recent times, cybercrime is the major form that exists in our tertiary institutions as Internet fraud continues to expand its frontiers with many Nigerian undergraduates embracing it as a way of life (Tade & Aliyu, 2011).

The prevalence and increased involvement of Nigerian youth in cybercrime has remained a concern for the national government and relevant agencies due to adverse effects such as a negative international image for Nigeria and Nigerians. This is even as the country continues to be regarded as the breeding ground for con artists and fraudsters (Muraina & Muraina, 2015). According to a global network cyber security vendor, Check Point, in 2016, Nigeria was ranked 16th in cyber-attacks vulnerabilities in Africa (Ewepu, 2016). The perception of Nigerians as fraudsters globally is informed partly by the high number of Nigerians implicated and/or indicted in such criminal acts compared to other nationalities. This is a fact that is often readily pointed out in the media (Omodunbi, Odiase, Olaniyan & Esan, 2016).

According to Olaide and Adewole (2004), the majority of cybercriminals in Nigeria are youths. The identified benefits of Internet technology are the main motivating factor for mass participation of youths in virtual spaces globally, even for the wrong reasons (Jegede, Olowoakeere & Elegbeleye, 2016). In explaining the seeming affinity between youths and cybercrimes, Jegede et al. (2016) posited that it is important to identify the causal factors in the nature of the society. The state of the society has a way of influencing or presenting challenges to the survival of the society and occupants. These include cultural, socioeconomic and psycho-physical components of such society.

According to Jegede et al. (2016) in order to understand the youth-cybercrime situation in Nigeria, the role of the state in the prevalence of cyber fraud cannot be ignored. Citing a Nigerian Institute of Social and Economic Research (NISER) review (2001), Jegede et al. (2016) pointed to the failure of the Nigerian state to fully cater to the economic and social wellbeing of its citizens by failing to implement laudable policies, a malaise that has several socioeconomic problems. This position is supported by the findings of Makinde (2005) who found that a majority of young Nigerians find it difficult to survive.

Presented with the situation, individuals are often found to react in one of two ways: attitudinal apathy and/or extreme exclusion (Jegede et al., 2016). The latter, extreme exclusion, is found to be the one Nigerian youths resort to because it guarantees an avenue for licit and illicit behavior. The restrictive economic

conditions force severe competition amongst various groups within society, often resulting in unequal allocations of scarce resources. Thus, the most battered group often finds itself seeking alternatives. The youth subgroup is often the most battered in this struggle, and coupled with exuberance, technological know-how and access, and unfavorable conditions, sets the stage for participating in crime (Jegede et al., 2016; Macwemoisa, 2002).

Prevalence and Consequences of Internet Fraud in Nigeria

In 2008, 275,284 complaints were referred to the Internet Fraud Complaints Centre. According to this report, this is an increase of 33.1% from the previous year (which recorded 206,884 reports). About 77.4% of the perpetrators were male and the majority of the perpetrators reside in the United States, closely followed by the United Kingdom, Nigeria, Canada, China and South Africa. A study published by Youth against Cybercrimes and Fraud in Nigeria (2008) indicated that one out of every five, or 20% of youths in major urban centers in Nigeria is a cybercriminal. This is rather disturbing trend has been attributed to the worsening state of Nigeria's economy and the status of the country in the comity of nations (Jegede & Olowookere, 2014).

In a study conducted by Bengal et al. (2012) to determine the prevalence of cybercrime in Nigeria, the estimated consumer loss to cybercrime in Nigeria was put at N2,146,666,345,014.75 (\$13,547,910,034.80) which ranges from different types of cybercrime like fake lotteries and Internet scams. In a study by Oluwadare, et al. (2018) to examine the prevalence of cybercrime in Ekiti State University, Nigeria, it was revealed that cybercrime is a common trend in the university such that an overwhelming number of participants in the study affirmed that they have heard about the phenomenon in recent times. In a related work by Okesola and Abimbola (2013), it was reported that the perpetrator(s) of cybercrime are not aliens but members of our immediate social environment. Furthermore, the Nigeria Communication Commission (2017) says that Nigeria is currently ranked 3rd globally in cybercrime behind the United Kingdom and the United States of America in which Nigeria has lost #125 billion to cybercrime as estimated in 2015. Its prevalence is due to the fact that many youths or students see cybercrime as an assured path to financial freedom.

As in all parts of the world, the consequences of cybercrime in Nigeria are related to financial loss. According to the Nigeria Deposit Insurance Corporation (NDIC), in its 2014 Annual Report, the Niferua Banking sector between 2013 and 2014 witnessed a 183% increase in e-payment fraud. Another report published by the Centre for Strategic and International Studies, UK, in 2014 estimated the cost of cybercrime to Nigeria to be about 0.08% of our GDP on an annual basis (Iroegbu, 2016).

Strategies employed by Internet fraudsters

Internet fraud is clearly manifested as an organized crime that continues to involve various strategies to aid the perpetration of fraudulent activities and to escape the systems put in place to reduce or deter such criminal acts. Aransiola and Asindemade (2011) identified some of the strategies adopted by Internet fraudsters, especially within Nigeria. The most appalling of the strategies is the collaboration of Internet fraudsters with rogue elements within security agencies charged with the responsibility of prosecuting and setting deterrents against Internet fraud. These rogue security agents, according to Aransiola and Asindemade (2011), provide inside information in order to aid the escape of their clients from apprehension and

prosecution. This collaboration also involves staff members at financial institutions and postal services who help with bypassing financial regulations and movement of goods respectively. This phenomenon has been identified by Tade and Aliyu (2011) as the insider factor.

Furthermore, Aransiola and Asindemade (2011) identified the use of voodoo as means of ‘stepping the game up’. This strategy involves the use of charms and has equally been confirmed by Suleiman’s (2019) study and labelled as the Black Magic Factor. This strategy has resulted in a different and more complex form of Internet fraud (yahoo) which is identified by Tade (2013) as “cyber spiritualism or Yahoo plus” (Tade, 2013, p. 696). The transnational nature of Internet fraud is brought to fore as Aransiola and Asindemade (2011) identified the building of local and international networks as another noteworthy strategy. These networks serve to help in times of trouble by way of mentorship and giving help to complete delicate deals.

Nigeria’s war against Internet fraud

The Nigerian government, in its bid to prosecute, reduce and deter citizens in fraudulent activities, has passed several bills into law (Chawki, 2009). Chawki (2009) identified some of the major legislative approaches under which the Nigerian government has engaged the yahoo subculture. While there is still no direct legislation, certain laws are being engaged and some of them have been identified as the Computer Security and Critical Information Infrastructure Protection Bill 2005, Criminal Code Act, Advance Fee Fraud and other Fraud Related Offences Act 2006, and Economic and Financial Crimes Commission Act 2004.

Many studies have been conducted on different areas of this phenomenon among Nigeria scholars. Studies have been conducted on the emergence of the yahoo boys subculture (Adeniran 2008), the social organization of Internet fraud in Nigeria (Tade and Aliyu 2011), the impulsive upsurge of yahoo in the 21st century in Nigeria (Suleiman, 2019), secondary school students’ perception of Internet crimes (Ige, 2008), Nigeria’s war on advance fee fraud (Chawki, 2009), socioeconomic lifestyles of yahoo boys (Ojedokun & Eraye, 2016), strategies of cybercrime perpetrators (Aransiola & Asindemade, 2011), cybercrime and its spiritual dimension (Tade, 2013) and the cost and attractiveness of cybercrime (Kshetri, 2006).

Literature Review

Robert K. Merton’s Anomie/Strain Theory

Merton (1968) argued that deviance, in whatever form, is a product of the culture and structure of the society. This theory is based on the functionalist concept of value consensus which refers to common values accepted by members of the society. Thus, deviance occurs when the values acceptable by the society do not match or cannot be attained by the culturally prescribed means. Merton (1968) believes that members of the society share major goals or values such as success which is often measured by wealth and material possessions. On the other hand, there are institutionalized means of attaining such goals which may include educational qualifications, hard work, talent, skill, determination, and ambition. In a normal and balanced society, emphasis ought to be placed on both the cultural goals and the institutionalized means. However, an unbalanced society will result in neglect of the means which results in a state of anomie where members of the society abandon the rules of the game in a bid to achieve the goals. When the rules are no longer adh-

ered to, deviance, in whatever form, is promoted. But members of the society do not all respond to this situation in the same way. In fact, Merton identifies five distinct ways presented below:

- a. **Conformity:** This is the most common response. Here, members of the society conform to the cultural goals and stick to the institutionalized means. They strive to achieve these goals through the normative means or accepted channels. This is the most common, and it is the basis upon which the continuity and stability of the society is based.
- b. **Innovation:** This is the response that provoked interest in this study. It involves the rejection of normative means of achieving success and turns to deviance. In other words, innovators accept the cultural goals but adopt alternative means of achieving such goals which promises greater returns than institutionalized means.
- c. **Ritualism:** Those who respond under this category are regarded as deviant because they abandon social goals of success but stick to the institutionalized means of achieving such goals. According to Merton, this occurs because they have been socialized to such norms and goals but have less opportunity to reach the goals.
- d. **Retreatism:** This applies to pariahs, vagabonds, outcasts, vagrants who despite internalizing both cultural goals and institutionalized means, are still unable to achieve success. Thus, they resolve this conflict by abandoning both, a situation that can be likened with “dropping out” of the society.
- e. **Rebellion:** It is the rejection of both cultural goals and institutionalized means. However, in addition to the rejection, an attempt is made to replace them with alternative goals and means in order to create a new society.

Merton describes the causes of deviance as individual adaptations to the contradictions in the structure and sociocultural goals of the modern society. Economic success is defined as accessible and achievable by all and this assumption is the basis upon which cultural goals are proposed for all members of the society. However, the means to achieving such goals are not equally available to all members of the society (Farnworth & Leiber, 2007). This societal disjunction results in varying strains at the individual level as already described, especially when the lower class recognizes the hindrances of conventional means to achieving such cultural goals. Furthermore, Merton specified that economic wealth is a dominant goal in society and education is the conventional means of attaining such wealth. Strains occur when means cannot achieve goals as the existence of jobs within the country can no longer serve as a means of achieving the cultural goal of wealth which results in pressure on youths who give in to varying individual responses.

The suitability of the Anomie/Strain Theory (AST) for the study is underpinned by the result of other studies on the factors that motivate young persons to delve into Internet fraud and other criminal acts, especially in Nigeria. Jegede et al. (2016) explained that the failure of the government and society at large to provide legally acceptable and institutionalized means of achieving cultural goals such as economic success has led younger members of the society to opt for either attitudinal apathy towards the society or deviant innovation. This position is equally echoed by Makinde (2005) as youths are constantly innovating as a way of adapting to the harsh political and economic environment. As several studies implicate poverty (Okeshola & Adeta, 2013; Tade & Aliyu, 2011), unemployment and underemployment (Adesina, 2017; Adeniran, 2008) as the major factors that motivate involvement in cybercrimes, it is obvious that young adults in the society experience severe hindrances to their ability to achieve economic success through the traditional means. In this regards, Merton’s Innovation strain appears as an interesting theoretical framework for explaining the involvement of young persons in Internet fraud.

However, it is important to note that other studies (such as Tade & Aliyu, 2011) in similar pattern adopted the Institutional Anomie Theory (IAT) as the theoretical framework of their research work. While the study recognizes the suitability of the IAT as a theoretical framework, the authors have chosen to adopt Robert Merton's Anomie/Strain Theory due to direct focus on innovation as a product of strain which suits the purpose of the research. Future research may adopt a combination of both theories for more robust analysis.

Research methodology

This study adopted a qualitative research design to examine incidence of Internet fraud among young adults. This research design was appropriate due to the focus of the study on investigating the subjective perceptions of the participants. The study's methodology is similar to that of other studies on the same subject matter such as Holt & Copes (2010), Aransiola & Asindemade (2011) and Tade & Aliyu (2011). The study was conducted in Ibadan city, the capital and most populous city in Oyo state, Nigeria, located 128km northeast of Lagos and 530km southwest of Abuja. Due to the establishment of several institutions of higher learning such as University of Ibadan, The Polytechnic, Ibadan, Federal school of statistics, the population of the city can be described as relatively young. The study was purely qualitative in nature and included a total number of 15 participants who were sampled using purposive and snowballing techniques across four (4) key locations: University of Ibadan, The Polytechnic, Ibadan, Akobo and Bodija. These locations (Akobo and Bodija) were selected due to their relatively young population and concentration of Internet fraudsters due to their proximity to two major tertiary institutions (University of Ibadan and The Polytechnic). The study adopted in-depth interview techniques (IDI) as the research instrument and the participants comprised of 15 active Internet fraudsters (UI-6, Poly-IB-3, Bodija-4, Akobo-2). The respondents were reached through two access points who played the role of gatekeepers-a student leader (who was recruited through a personal acquaintance) and an exchanger who helps Internet fraudsters convert iTunes and Amazon cards into cash (recruited through the student leader and incentivized). This made the participants available through the snowballing process. These contact persons were recruited due to their peculiar standing within the target area, their possession of key information, as well as their relationship with the target population. Participants were recruited by contact persons due to the sensitivity of their status as Internet fraudsters within the space of fourteen days. The total number of fifteen participants was arrived at due to time constraints and issues with recruitment, including to fears of exposure to law enforcement agencies and the need to minimize risk for the participants.

The socio-demographic data of the study's participants indicates that 67.7% of participants are within the age bracket of 19-23 and 33.3% within the age bracket of 24-28. The minimum age of the participant pool was 19 years while the maximum age was 28 with the mean age of 22.4 years and a standard deviation of 8.9 years. All participants reported their marital status as single. However, while 60% of the participants were students, 26.7% and 13.3% were self-employed and employed respectively. Furthermore, 40% of the population were of the Islamic faith while 60% were Christians. The majority of the population were of Yoruba extract except for about 6.7% with Ibo ethnicity. Patterns of residence showed 40% residing in school hostels, 20% in on campus BQ residences, 13.3% in self-serviced apartments and 26.7% in one room apartments. In addition, majority of the population's parents are married (86.6%) but 6.7% were either single or divorced. Furthermore, 24.2% of participants' parents are self-employed while 13.8% and 63% are employed in the private and public sectors respectively. All participants are either currently undergraduates or graduates. The criteria for participation included active engagement in Internet fraud, being aged betwe-

en 16 to 30 at the time of the interview and residing within target study areas. A total of 25 Internet fraudsters were recruited through the aid of the two gatekeepers (a student leader and exchanger). While the 25 recruited participants met the inclusion criteria, only 15 gave informed consent to partake in the study.

The interviews were conducted face to face in locations selected by the participants (12) and via phone calls (3) at the request of the participants and in English language. The interviews were recorded with a tape recorder for the physical meeting and a call recorder for the call interviews after informed consent was given by each participant with each interview lasting between 35 to 49 minutes. A total of 15 items were included in the interview guide and the questions were composed in a structured but open-ended style. The aim and purpose of the study were explained to them before the interview session began. The IDI contained questions that evoked responses from the yahoo-boys on their socio-economic background, their perception of Internet fraud as being technologically driven and innovative, reasons for engaging in Internet fraud, factors that demotivate Internet fraud, basis of hierarchy among Internet fraudsters, their socioeconomic lifestyle, their awareness about social implications of their actions, and their perceptions regarding the effectiveness of available security measures and evasive techniques adopted by Internet fraudsters to evade prosecution.

According to Cope (2009), transcribing is adopted by researchers in qualitative research in order to achieve a written version of the verbal interaction with participants. The process of transcribing allows the researcher to equally include an accurate documentation of nonverbal expressions that may be important in the interpretation process. After achieving a quality transcript, Cope (2009) suggested coding as one of the best ways to analyze and understand transcriptions by constructing a system of codes otherwise defined as “categories of data” (Cope, 2009, p. 3). Neuman (2000) suggested that in qualitative data analysis, the data should be analyzed through reading and re-reading of data notes, reflecting on what is read, and organizing those into similar themes and patterns. Consequently, the qualitative data obtained through the IDIs were analyzed with the aid of manual content analysis, ethnographic summaries, and manual coding (the codes adopted include innovative deviance, social organization, socioeconomic lifestyle, evasion techniques). Coding was conducted by one of the authors, however the other authors crosschecked the codes to ensure reliability of themes and objectives of the study. While the content analysis was used to explore and interpret the data collected, ethnographic summaries was used to further enhance data interpretation through direct quotations of important responses. Thus, after data was collated through the in-depth interviews, audio recordings of the interviews were manually transcribed into the language used for analysis (English Language). The themes were grouped according to their similarities and common or recurring themes for the purpose of making sense of them, after which discussions were presented on the findings of the study in relation to the stated objectives. Some responses were quoted verbatim to maintain originality in the study.

Findings and Discussion

Perceptions of Youth on Internet Fraud as Technologically Driven and Innovative

The study examined the meaning attached to online fraud and how the participants construct or perceive online fraud in respect to their social beliefs, socioeconomic status, and educational background. The proliferation of the Internet and related technologies has been implicated as a motivating factor for the perpetration of computer crimes which are made easier by the almost anonymous nature of the Internet. Even

the widespread adoption of Internet technologies in business transactions and other leisure activities is touted to have opened a new pool of victims.

However, Internet fraudsters are not always as criminally minded as other forms of criminals. The participants equally confirmed their awareness of the negative nature of Internet fraud but are engaged due to several factors such as family background. The study also established that most youths consider alternative options before considering Internet fraud as a source of income.

However, these alternatives do not meet their needs.

What I have been through is a lot. Maybe if I was Obasanjo or Tinubu's son, I wouldn't have to do it (Internet fraud) but with my background, I have to hustle. And going into robbery is not an option for me, so I have to use my head. (IDI/Male/24years/Ibadan/Jan., 2020).

Another respondent stated:

I learnt furniture works while my brother went to learn aluminum works. I also learnt aluminum and I have trained myself to be independent. I did other things too but low key, in had to be innovative, you know seek other alternative. (IDI/Male/24years/Ibadan/January 2020).

The society is infested with numerous problems that continue to test the political and social will to eradicate or reduce such deviant behaviors. However, in investigating the subject matter, the study established that youths justify their actions by some reasons such as economic, social, and others benefits from a criminological perspective. Opinions cited the reduction of other crimes as one major benefit.

Internet fraud has reduced the involvement of youths in other forms of crime. For instance, a thug who lives his life on the street going around to steal can just be taught how to make money through yahoo. Such individual will find thuggery less attractive. (IDI/Male/19 years/Ibadan/January 2020).

Similarly, a participant stated that

The society fails to recognize that Internet fraud has helped a lot of lives. How is that [Internet fraud] bad? (IDI/Male/22years/Ibadan/January 2020).

Reason for engaging in Internet fraud

Previous studies have established various factors as responsible for the prevalence of Internet fraud among youths in Nigeria today. This study established that the causes of Internet fraud among youths include unemployment, bad political leadership, celebration of wealth, and the need to adapt to innovative means of survival or to achieve culturally accepted goals.

In Nigeria today, our corrupt leaders are our major problem. There is no job or anyone to engage us in the country and so we go online and do all sort of things that pay. It is an alternative that is paying well. Even our leaders are engaged in Internet fraud, so what are we saying? (IDI/Male/24 years/Ibadan/January 2020).

Another opinion maintained thus

Only the children of the rich get good jobs and so I don't blame youths for being engaged in Internet fraud. I mean there are no good jobs at all for the rest of us and the situation could render one useless. To survive, one has to use his brain and be creative. (IDI/Male/22 years/Ibadan/January 2020).

This is consistent with the findings of Adesina's (2017) extensive description of the relationship between unemployment and Internet fraud and Jegede and Olowookere's (2014) conclusion that an unfriendly political administration and unstable global capitalist system continues to promote the involvement of youths in Internet crimes. This goes to show the validity of applying Merton's Anomie/Strain Theory to understanding the reasons why youths engage themselves in Internet fraud especially when they cannot support themselves otherwise.

Further probing revealed other reasons that together or in isolation promote the continued involvement of youths in Internet crimes. Some of these factors include the reckless display of affluence by individuals, public figures, and political leaders even, who have no established means of affording such lifestyle. These individuals, some of whom are indicted or parties to lawsuits in embezzling or financial corruption cases, are allowed to hold legislative posts, national appointments, or even awards as pointed out by Tade (2013).

On the other hand, the agencies responsible for investigating and prosecuting such financial crimes and corrupt actions are often hindered by political patrons in government. The music industry, whose target market is young persons, also celebrates wealth and even in schools, Internet fraudsters, otherwise regarded as Yahoo boys, enjoy the position of Big Boys and are publicly acknowledged by fellow students, friends and even lecturers.

I won't lie to you here, many of us will continue to do yahoo because that's the surest way to having money and becoming "valid" in town. (IDI/Male/23 years/Ibadan/January 2020). (Ex: "Valid" is a local slang that roughly translates to mean "being celebrated")

Another participant maintained that:

When you have money, are you getting me, when you have money, anything you do is correct. Nobody cares as long as you spend for them. (IDI/Male/21 years/Ibadan/January 2020)

Another participant confirmed that:

People do not want to know how you make the money but just have the money. Do you know how it feels to be called by your lecturers to meet them at a joint? Or to be able to talk when people are talking? It feels good to have money when you are young. And, moreover, I did not kill anybody or embezzle money and I have a business and employees. I, a fraudster has created jobs. So... (IDI/Male/22 years/Ibadan//January 2020).

It is clear at this point that youths who are engaged in Internet fraud are motivated by several factors. It is noteworthy that youths view their actions as a means of obtaining social acceptance and exposure, and

economic innovation rather than as a criminal act. This perception is informed by their quest to seek alternative means of economic survival and financial independence and for others, a means to enjoy the flamboyant lifestyle which is reflective of the culture of covetousness and affluence that is now pervasive in Nigeria. This position has been stated by Tade (2013) and Adeniran (2008) who identified the unrestrained celebration of materialism and the culture of fraud and corruption in the Nigerian society as the major factors motivating the pursuit of illicit wealth by young persons. The inability of political leaders and policy makers to formulate policies that are geared towards youth development continues to push the country's young population to innovating their coping mechanism and is consistent with Robert Merton's (1968) means-end theory which explains that unemployed youths may resort to unacceptable means of achieving the culturally acceptable goals of wealth and financial stability.

Factors that Demotivate Internet fraud

Previous sections identified the reason for the engagement of youths in Internet fraud. The researcher went further to determine the ideal circumstances under which such individuals would quit all forms of cybercrimes as this is one area that is often ignored by previous studies, even studies geared towards solving addressed issues.

Ideally, the only reason why I will quit Internet fraud is when I get a better job, one that I can live off, invest with, establish a business from, then I'll quit. (IDI/Male/24 years/Ibadan/January 2020).

Similarly, another participant maintained that

This is not an occupation that one trains his child in and I must tell you that it is not easy but I plan quitting before marriage. I have to be established first. But if I get a good job of at least #200-250 thousand, I will quit. There is hope of being promoted and earning more. (IDI/Male/23 years/Ibadan/January 2020).

This is a very enlightening as it indicates that youths are willing to give up their illicit engagements in the event that more jobs are created with good pay or establishment of easily accessed loans for businesses. Also, another fact uncovered by the study is that continued prosecution by security agencies is not as much a deterrent or demotivator as getting a good job is. It must be stated clearly that the unavailability of jobs for educated youths is a big problem that must be addressed. This explains how a balance between institutionalized means and cultural goals will reduce crime and deviance in the society.

Basis of Hierarchy

As with every organized crime and economic activity within society, there is the presence of hierarchy for maintenance of order and efficient control of existing structures for achieving mutual goals. There are so many bases upon which such hierarchy is based. Participants opined thus

In most cases, business brings us together for connection and updates. But basically, hierarchy sets in based on how much you have made in the business which qualifies you as boss, not how long you've been in it. (IDI/Male/24 years/Ibadan/January 2020).

Yes, there is hierarchy but it has nothing to do with age or how long you've been. It is based on the updates in your possession and how much cash you have. (IDI/Male/24 years/Ibadan/January 2020).

Well, not really. Because it doesn't matter how long you've been but how much you have earned. So, people come to you to learn and they call them boss or master. (IDI/Male/22 years/Ibadan/January 2020).

There is hierarchy! We have homeboy and boss and this is based on the level of expertise, amount of money you have and how much you spend for your people. (IDI/Male/19 years/Ibadan/January 2020).

Internet fraud is a semi-structured crime with no specific head or tail. This information serves to enlighten concerned agencies and bodies that Internet fraud cannot be treated as some form of organized crime but one that is rather acephalous and requires a dynamic approach. Thus, the study has been able to determine that the only basis upon which Internet fraudsters organize themselves is wealth. This reflects the nature of the Nigerian society as previously described. The rich elicit respect and are deemed superior regardless of age, value, or source of income.

Socioeconomic Lifestyle of Internet Fraudsters

There is no gainsaying that Internet fraud has benefitted those engaged in this illegal business as it has brought harm to the victims. There are indications from studies such as Tade and Aliyu (2011) who indicated that youths who are engaged in Internet fraud often live flamboyant lifestyles which may in turn attract other youths who want to live such lifestyle. This is confirmed by a participant:

I use my money in a lavish lifestyle just to let people know that I am the latest gee-guy in the school environment. (IDI/Male/23 years/Ibadan/January 2020).

However, it is not all youths who engage in reckless spending as the study established that to some it merely an innovative means of achieving certain goals, confirmed by a participant who stated:

For those who are reasonable, they invest in assets such as buying lands, starting business, investments and all, which is what I do. But there are others who spend on liabilities. (IDI/Male/24 years/Ibadan/January 2020).

Another participant equally maintained thus

For me, this is just a way to raise money to invest in legitimate business. I have brain and I know where I am coming from. I cannot afford to live like other guys because tgis business is not one that you do forever. It is a short term plan. Balling (enjoyment) can come later. (IDI/Male/23 years/Ibadan/January 2020)

This is instructive because it becomes obvious that not all Internet fraudsters use the proceeds of their eng-

agement in Internet fraud for frivolous endeavors as some use it to take care of personal matters which points to the fact that some seriously engage in Internet fraud to make ends meet.

Awareness of Internet Fraudsters about Social Implications

The study probed further into the awareness of Internet fraudsters about the negative effect of cybercrimes on the national image as there was the need to establish the fact that Internet fraudsters are actually aware of the implications of their actions on the international image of the country. However, varying justifications were presented as the rationale behind their actions.

Nigeria is 'casted' (that is the country's image is damaged) already and it is not our fault. In fact, foreigners already hate doing business with Nigerians due to many other things and for some years now. (IDI/Male/24 years/Ibadan/January 2020).

Another participant opined:

We do not hurt our fellow Nigerians and that is what makes Internet fraud better than other crimes. (IDI/Male/21 years/Ibadan/Jan., 2020).

The researcher attempted to sample opinions about the awareness of participants about the negative effect on other citizens' businesses.

Well, we are all looking for money. Nobody is trying to stop anyone from making money but if our activity is affecting them and they lose opportunities, they will get another. So, they should not use Internet fraud as an excuse. Let them go to other countries where Internet fraud has not gotten to yet. (IDI/Male/24 years/Ibadan/January 2020).

The study showed that youths were aware of the social implications of their action but blame the already tarnished image of the country on actions of the country's leadership or the unavailability of other means to earn a living. Thus, the leaders of the country are believed to lack the moral righteousness that would have otherwise qualified them to condemn the illegal actions of the youths. It is indeed a cycle.

Effectiveness of Available Security Measures and Evasive Techniques Adopted

Third world countries are lagging behind in equipping conventional law enforcement agencies with capabilities to efficiently monitor virtual space, especially with the transnational nature of cybercrimes. In recent times, more intergovernmental and international collaborative efforts have seen the primary antifraud agency in Nigeria, the Economic and Financial Crimes Commission, working with the US Federal Bureau of Investigation and Interpol. In addition to these partnerships, they use a mishmash of traditional investigative and knotty digital forensics tactics. However, the advancement in e-policing technologies seems to be motivating an equal progressive response with cybercrime technologies.

In order to properly prosecute such advanced crimes, it requires garnering court admissible evidence through several analyses by cyber forensic experts who aid in retrieving, preserving, and analyzing data.

This requires assembling specialized cybercrime units which are groups of officers trained in skills such as decryption, hacking, and recovery. This remains an extremely tall order for the ill-equipped police force in third world nations such as Nigeria. Thus, the affair has been transmuted into extortion as officers of the law demand bribes and execute extra judicial sanctions.

Law enforcement agencies harass us whenever we dressed nicely, even though no evidence of fraudster was detected on us, they always threaten to rope us with things we can never escape at the court of law. They collect money for bail before we're released and you wouldn't want to argue with their guns and mind you, they can easily waste you and nothing will happen. (IDI/Male/22 years/Ibadan/January 2020).

Another participant stated that

Some of these security officers are also into it and when they come, they ask for money and we settle them...I wish to stop but they won't stop coming and I have to work harder to ensure that only low percentage of the money is given to them and I have something for myself too. (IDI/Male/25 years/Ibadan/Jan., 2020).

No! Not at all. We are harassed every day and asked to pay bail. Depending on the agency, it varies between #50-200,000 per person or even #500000 if it is EFCC. So, imagine being caught and having nothing to pay. You can only imagine the suffering that I'll get, such trauma. So, it is safer to be engaged and have money to live up to the billing and avoid stories that touch. (IDI/Male/21 years/Ibadan/January 2020).

It becomes glaring that the available security mechanisms are not only inefficient but also complicit in the continued prevalence of Internet fraud among youths as officers of the law continue to extort youths without evidence and reckless abandon. This has informed the development of evasive techniques by youths which include but may not be limited to emigration, bribes, and recruiting spies.

In most cases, we have guys traveling out of the country due to harassment. Others, like myself, find a real job to disguise our source of income. Others get away through bribe or connection with the right persons. (IDI/Male/24 years/Ibadan/January 2020).

A participant said:

Most times, I don't go out with my phone or any other stuff. I dress modestly and buy my properties in another person's name. A smart person knows how to hide stuff. (IDI/Male/24 years/Ibadan/Jan., 2020).

Another opinion stated

Well, for me I have connections already. So, these connections with security agencies are expected to alert me about any impending raid or such. Then we'll be ready for such by dumping our stuff. (IDI/Male/22 years/Ibadan/January 2020).

However, further probing revealed that the relationship between Internet fraudsters and members of the security agencies is sometimes mutually beneficial to both parties because, while evasive techniques have been developed by Internet fraudsters, some of these techniques cannot be employed without assistance from within security agencies which Tade and Aliyu (2011) referred to as the insider factor.

You know members of these agencies have affiliations with yahoo boys. And this is just normal because you would have been caught several times and it is just wise to connect for future purposes. They benefit from your cash and you benefit from their protection. But really, these people are also scammers. (IDI/Male/24 years/Ibadan/January 2020).

Confirming that opinion, another participant maintained that:

Before any relationship can exist, you would have been arrested. And so, the next time it happens, you just the other person to speak on your behalf because they've been settled. Most times, we go out together to get drinks and enjoy life. We all help ourselves. (IDI/Male/22 years/Ibadan/January 2020).

This is not surprising considering the fact that the harsh economic conditions cited by participants in the study are not in favor of other members of society as indicated by Aransiola and Asindemade (2011). This is also in line with Jegede et al. (2016) submission that causal factors of Internet fraud are inherent in the nature of the society, including its cultural, socio economic and psycho-physical components.

Conclusion

From the findings above, we are able to conclude that most youths engaged in the activities of Internet fraud do so as a means of raising money to start their own individual business. They are engaged in the act as a means of getting money and regard it some sort of “micro-finance bank”. They attempt to use the deviant act as a means of raising funds for their own business since there continues to be an increase in the rate of unemployment in the country, for some because of their socioeconomic status. Internet fraud has been constructed by youths engaged in it as a highly beneficial, and rather innovative, economic activity, and survival strategy rather than a crime. This is a direct contradiction of government agencies’ position on fraud. Thus, it is important to understand the orientation of youths and come to knowledge of the fact that prosecution of Internet fraudsters only hardens their resolve instead of deters.

This conclusion is backed by information obtained from the study which has participants indicating their awareness of the negative effects of Internet fraud on the country’s international image and even the affairs of other well-meaning citizens. However, the need to survive outweighs the desire to stay legal. Most of the youths are not engaged in this deviant behavior because of fun but merely as an innovative strategy to survive the economic hardships faced by youths in a country with almost no coherent youth policy.

Finally, the study has managed to show that the prevalence of Internet fraud amongst youths is not merely a result of peer pressure but also the gradual social acceptance of innovation, in whatever form, as the way forward in a global economy that continues to grapple with finding balance between an increasing population and advancing AI technologies that threaten to take whatever jobs may be left for graduates and others. In this regard, the study has succeeded in bridging the gap between theory and practice by success-

fully applying Merton's Anomie/Strain Theory to empirical enquiry. The results of the study indicate that a mismatch between available means of economic sustenance and societal expectations will often lead to members of society reacting in different ways that Merton grouped into five (conformity, innovation, ritualism, retreatism, rebellion). The results of the study shows that the absence of good jobs, serious poverty elimination schemes, and youth policies have forced younger members of society to innovate, in the form of Internet fraud, especially since the cultural goals of financial success are still seriously emphasized by the larger society. However, the mismatch between the available means of achieving financial success continues to pile pressure on younger members of the population to innovate which is a key feature of Merton's Anomie/Strain Theory. Equally enlightening is the willingness of these fraudsters to desist from criminal acts if provision is made for good jobs and ease of access to significant funds for business. Therefore, in situations where conformity cannot be enforced, innovation should be guided.

Recommendations

It is imperative to note that the youth population of any country is its most important human resource. The average Nigerian youth has been described as hardworking, idealistic, proactive, inquisitive, resourceful, and adventurous by Adalemo (1999) who, in the presence of proper motivation, are willing and capable of contributing massively and positively to the development of the nation (Mabogunje, 1998). Recognizing this to be the empirical truth, the study recommends that there should be a platform which enhances increased synergy between educational and family institutions to address value deficits and the underlying and wrong ideologies that serve as fuel to the continued involvement of youths in such illegal acts.

Also, the study recommends the integration of skill acquisition programs into mainstream academic activities at all levels. This will ensure that students, graduates and even dropouts are equipped with the relevant hard and soft skills necessary to make a living at any point in time. In this case, they can engage themselves in positive innovations in the absence of regular white collar jobs. This is even as the study recommends the reposition of security apparatus to enable them to diligently tackle and prosecute Internet crimes, and thereby deter other youths. This, of course, will have to include revisiting existing legal frameworks to address the weaknesses often exploited by Internet fraudsters.

The study also recommends that the federal government shows serious commitment to the welfare of youths, eradication of poverty, creation of jobs with reasonable remuneration, and attempt to curb political excesses and flamboyant displays of wealth without proof of source. Also, financial institutions should be encouraged to offer youth and students friendly loans to encourage entrepreneurship and self-employment. These will go a long way in reducing and eradicating Internet fraud.

Limitations of the study

The authors recognize that there were several limitations to the study. First, the study draws its results and, thus, conclusion from a relatively small sample which may have impacted the results significantly. Also, the authors adopted a convenience/purposive sampling technique in order to assume direct control over participation in line with the stated inclusion/exclusion criteria as well as due to the nature of the study population. Another limitation is the use of phone interviews which severely impacted the ability of the authors to take notes of nonverbal cues that may have been important to the data analysis process.

However, only three interviews were conducted this way. In the future, the authors recommend developing long term relationships in order to foster trust and openness due to the fear of disguised intelligence agents. Also, this study is based on one city's experience and must be replicated in other areas.

Areas for future research

The authors recommend that future researchers should proceed by studying the subjective opinions held by young adults about the benefits of Internet fraud to the Nigerian economy and society. Equally, researchers can also focus on investigating and describing the informal support system that aids the sustained perpetration of Internet fraud.

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