

A SOCIOECONOMIC UNDERPINNINGS OF 'YAHOO-YAHOO' EXPLOITS IN LAGOS, NIGERIA

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ABSTRACT

The study examined the social and economic factors associated with youths' involvement in cybercrime in Lagos metropolis, southwestern Nigeria, and the implications of this for the youths and the Nigerian society at large. Specifically, it aimed to examine general perceptions about yahoo-yahoo (Internet fraud), identify the causal factors of cyber criminality among the youths, and investigate the effects of youths' fraudulent cyber exploits on Nigeria's global image. Structured questionnaires containing twenty-five question items were distributed to gather data from 330 respondents using the Multi-stage Sampling Technique (RST). Findings revealed that awareness was significantly high about youths' cybercrime (*yahoo-yahoo*) exploits in Lagos; most youths involved in internet fraud have attended school up to at least primary school; a good number proceeded to tertiary institutions. Unemployment, poverty, and peer influence were identified as major causal factors of internet fraud among youths. Cybercrime was noted to have denied several Nigerians opportunities abroad; it has reduced Direct Foreign Investment (DFI) into the country and has greatly impinged on the future of Nigerian youths. The study suggests a reactivation of the old indigenous African value system that exalts hard work and detests corrupt practices and other forms of illegality and social repugnance. The content of Nigeria's educational curriculum would also need to be re-constructed towards equipping the Nigerian youths with sufficient knowledge of the damaging consequences of cybercrime at individual, family, and societal levels.

Keywords: Cybercrime, Nigerian youth, Socioeconomic factors, Yahoo-yahoo, Nigeria

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INTRODUCTION

Innovation is part of man's attempt to adapt to and modify his environment (Fogarty and Kandler, 2020). The application of technology for furthering the advancement of societies has produced varied consequences ranging from intended to unintended, desirable, and undesirable outcomes. As extant literature has shown, new and emerging technologies have improved quality of life, increased efficiency, lowered costs, and overcame the barriers of time, distance, geography, and other physical limitations (United Nations, 2021). Its application has, however, posed great threats to human health and the environment. The application of technological innovation to various facets of human engagements has brought incredible advantages in many respects, while it has equally brought miseries of unimaginable proportion in several other instances. In other words, the benefits conferred by the Internet have often been tainted by its versatility for virtual criminal activities that yield devastating physical and social consequences (Moses-Oke, 2012). This position is buttressed by the fact that technological decisions and the pace of technical change have affected all human developmental processes (Eckaus, 1976). As Roa, Giridhar, and Kiran (2015) noted, the rapid development of computer and information technology and integration at different levels of human endeavour has brought tremendous changes to human information activities.

Nigeria has an estimated population of 217 million or thereabouts (Worldometer, 2022). The size of her population places her country first as the most populous country in Africa (Islamic Development Bank, 2019) and seventh in the world. The people of Nigeria alone are about half of West Africa's total. With an annual growth rate of about 3%, Nigeria's population is expected to increase to about 200 million by 2050 (FGN, 2021). As Ingiabuna and Uzobo (2016) observed, this high growth rate is a product of Nigeria's persistent high fertility and declining mortality over time. According to the United Nations (2021) population projection, children of 0-14 years constitute 43% of the Nigerian population; 19% were between 15-24 years, while about 62% were below the age of 25. By contrast, less than 5 per cent are 60 years and above (Soyinka, 2020). This data re-emphasises that Nigeria has a youthful population with a median age of about 18 years, a figure lower than African and world estimates of 20 and 29, respectively. However, from 2010 to 2020, the youth unemployment rate has persistently increased. While Nigeria's unemployment rate stood at

21.7 million in the second quarter of 2020, the youth account for more than 13.9 million (Fayehun and Isiugo-Abanihe, 2020). Corroborating this, labour and employment reports for Q2 in 2020 indicate that the proportion of unemployed young Nigerians (15-34 years) stood at 35 per cent (FGN, 2021). Additionally, close to 28 per cent of young Nigerians in

the working class are considered under-employed. With large deposits of natural resources, Nigeria is Africa's biggest player in oil exportation; it has the largest natural gas reserves (The World Bank, 2021). Nationally, 40 per cent of Nigerians (83 million people) live below the poverty line, while another 25 per cent (53 million) are vulnerable despite the various programmes implemented by successive governments to tackle poverty.

Sequel to the prevailing state of infrastructural deficiency, poverty, and unemployment in the country, particularly among the youths, many Nigerians have turned to alternate sources of income, including armed robbery, cyber-crime, kidnapping, and so on. Cybercrime, previously known in Nigeria a decade ago, has metamorphosed into "yahoo-yahoo." This terminology is prominent among Nigerian youths and involves defrauding foreigners of their fortunes to millions of dollars annually. This crime is often perpetrated using fake identities on dating websites. They sometimes pretend to have some items for sale or have ongoing projects to execute (Okeshola and Adeta, 2013). These reasons form the basis of their request for financial aid from foreigners, thereby getting them stripped of their hard-earned resources. Numerous Nigerian youths in recent times have taken to cybercrime as a way of life with the main intent of deploying the proceeds for extravagant lifestyles. Regrettably, these young folks, commonly known as '*Yahoo-boys*,' have almost lost interest in taking to legitimate ventures; rather, they have resorted to illegitimate and amoral means to make a living. According to Odo and Odo (2015), many culprits in this craft are 18 to 30 years old. '*Yahooism*' has negatively impacted Nigeria's image at home and abroad (Okeshola and Adeta, 2013). Given that the youth constitute more than 60% of Nigeria's population (National Bureau of Statistics, 2013), this development portends danger for the nation's future as a formidable player within the African continent and globally.

Statement of the Problem

Issues relating to fraudulent internet activities have raised several vital questions among the intellectuals and other stakeholders in Nigeria, yet this variant of criminal exploit remains persistent with little effort on the part of state authorities to unearth the mysteries underlying its pervasiveness among the teeming Nigerian youths. The growing cases of cybercrime and the need to curtail its unfettered expansion, therefore, calls for an understanding of the underlying factors subsisting on the phenomenon in Nigeria and its implications on the national image. The strategic position of Lagos as Nigeria's economic capital and social life nerve centre and its attractions for the youth population have necessitated its choice as a location for this research. This study examines the following questions: What is public perception about the youths' fraudulent internet exploits, or *yahoo-yahoo*? Are poverty and unemployment prime

factors for youth involvement in fraudulent internet activities? What implication does cybercrime have for Nigeria's global image? How can the spate of internet fraud be curtailed among Nigerian youths? In light of these, this study investigates the social and economic impacts of youth's involvement in cybercrime in Lagos, Nigeria's centre of economic activities and social life. The resolution is to understand the causes and effects of cybercrime in Nigeria.

Objectives of the Study

This study intends to:

- i. Investigate public perception on youths' fraudulent internet exploits (*yahoo- yahoo*) in Lagos;
- ii. Identify the key factors for youths' involvement in fraudulent internet activities;
- iii. Explain the implications of internet fraud on Nigeria's global image;
- iv. Examine how the spate of internet fraud can be curtailed among youths.

LITERATURE REVIEW

Trends and Patterns of Cybercrime

Technological advancement has greatly assisted man in making social progress (UNICEF, 2018; World Bank, 2016). Internet technologies have, however, changed society, thus making the future uncertain (UNICEF, 2018; Makeri, 2017; Magutu, Ondemu and Ipu, 2011). Cybercrime has been conceptualised using different perspectives. Moulton (2010), for instance, described it as illegal activities committed using a computer or network, either as a tool, a target, or a platform for such activities. Ezeakor et al. (2022) also considered it the composite of computer or network-related criminal activities, including e-fraud, e- pedophiles, and e-sexual grooming.

Initially identified as computer crime, cybercrime was first reported on the mainframe in the 1960s (Maitanmi, Ogunlere & Ayinde, 2013; Magutu et al., 2011). Clough (2010) explains that with the rise in computer access, computer crimes surfaced along with Internet fraud. According to Clough (2010), computer manipulation, sabotage, espionage, and illegal use were reported in the 1960s. He further notes that cyber deviance was limited to telecommunications theft and fraudulent electronic fund transfers. Goodman and Brenner (2002) had earlier described cybercrime typologies of the 1970s. In later decades, computer networking and personal computers changed the face of computer crime and led to the crafting of innovative laws. As Clough (2010) observed, cybercrime was limited to telecommunications theft and electronic fund fraud. Over the next few decades, the rise of personal computers and computer

networking changed computer crime and led to specific computer crime laws. The Internet has made unauthorised access and economic crime a major concern for cyber laws. Clough (2010) suggests cyber laws target unauthorised access and Internet-supported financial crime. Montague (2011) noted that e-commerce began in 1994, and the Internet's global transaction capacity increased. Some types of international fraud emerged shortly after.

Cyber fraud began as targeted attacks but now targets large websites. A more complex technical assault strategy was later introduced. Fraudsters created credit card applications with real credit card numbers. The credit cards were freely available online to interested parties.

Many fraudsters use card-generating apps to search for public cards to make transactions online. Fraudsters have used counterfeit credit cards to make online purchases since 1996, when credit card information was easily obtained (Ebenezer, 2014). Skimming, dumpster diving, mail theft, credit card theft, and application fraud helped fraudsters. Hacking merchant websites, organisations, or individuals to steal credit card information allowed fraudsters to create new identities and defraud innocent people. Cracking became the standard way to get corporate and personal data. After that, more inventive ways emerged to steal goods and services, and shipments destined for their rightful owners were stolen (Ebenezer, 2014).

Cybercrime in Nigeria

Yahoo-yahoo, or cybercrime, is a major youth crime in Nigeria. In 2020, the country was ranked 16th among the countries most affected by internet crime (Adelusi, 2022). At various times, the federal government has developed countermeasures due to youth acceptance despite previous efforts to end it (Ebelogu, Ojo, Andeh & Agu, 2019). Cybercrime is global, not just a Nigerian headache (Idem et al., 2023). The unprecedented and massive involvement of Nigerians, particularly youths and tertiary students, makes it a serious problem that requires a more elaborate solution. Aghatise (2006) reports that 80% of Nigerian cybercriminals are university students, which is alarming. Many have become wealthy, but others have been arrested (Tade & Aliyu, 2011).

Internet crimes are committed daily, with Nigerians leading the way in sending fake financial proposals worldwide (Makeri, 2017). Youths commit fraud using email, chat, and instant messages. Unlike traditional criminal groups, both sexes contribute (Adeniran, 2008). The 'yahoo-yahoo boys', also known as 'yahoo-yahoo millionaires', have raised a generation of lazy youths who spend hours on the Internet perfecting their game and killing their prey (Nkanga, 2008). Nigerian cybercrime is one of the fastest-growing internet fraud businesses (Aghatise,

2006). According to Adeniran (2008), technological advances have changed Nigeria's cultures, socialisation patterns, social institutions, and social interactions. The contemporary youth, especially college students and the unemployed, have embraced information and communication technologies while internet access is becoming more regular and constant. Aghatise (2006) reports that Nigerian cybercriminals are typically 18–30 years old; most have left secondary school or are in college or seeking enrolment. According to Reddick and King (2000) and Adeniran (2008), Internet anonymity and privacy have increased Nigeria's fluidity and structural complexity of 'Yahoo-boys' operations.

Longe and Chiemeké (2008) argue that most Nigerian cybercrimes target individuals rather than computer systems, requiring less technical knowledge. Cybercriminals exploit human weaknesses like greed and credulity to cause financial and psychological damage. Cybercrime perpetrators have different lifestyles than other youths and often work with security agents and bank officials, network locally and internationally, and use "juju" (the traditional supernatural power). Tade and Aliyu (2011) note that Nigerian yahoo-boys are socially recognised by society and encourage others to join the clique with their flamboyant lifestyle. The widespread participation of Nigerians in cybercrime is a growing threat that has implications for Nigeria's international reputation as the country is gradually becoming a breeding ground for fraudsters and criminals. As Ebelogu et al. (2019) enumerated, negative role models/parental influence, poor pay packages, unemployment, poverty, weak legislation, and desire for quick wealth were among the factors promoting the menace of cybercrime in Nigeria.

THEORETICAL BACKGROUND: DEPRIVATION, SOCIAL LEARNING AND CYBERCRIME

Propounded by Samuel Stouffer in 1949, relative deprivation theory assumes that feelings of deprivation arise when desires become a legitimate expectation, and those desires are blocked by society. From Gurr's (1971: 23) perspective, deprivation is 'the tension emanating from an incongruence between the 'ought' and the 'is' of collective value satisfaction, which disposes men to violence'. Applying this to the phenomenon of cyber criminality in Nigeria gives a picture of circumstances where internet fraudsters are assumed to be reacting to the prevailing socioeconomic situation where many, especially the youths, are consistently deprived of their collective social and economic rights as a result of inadequate or wrong socioeconomic policies adopted by the Nigerian state at different tiers. Within their respective capacities, many of the Nigerian youths have been educated up to a remarkable extent, while others have undergone training and apprenticeship to acquire specialised or professional skills in their chosen areas of endeavour. These steps have qualified them to assume their rightful places in Nigeria's eco- social and political strata. Regardless of the efforts, the majority still depend on others to survive. As a

result of this ugly situation, many have sought respite in exploring the Internet for available, mostly illegal, opportunities.

To complement the above is Akers' (1973) Social Learning Theory, which expounds that the learning process occurs through interactions with deviant others. By this, individuals learn to define their attitudes and behaviours as deviant, imitate the behaviour of others, and have these ideas reinforced through a balance between experienced or observed rewards and punishments (Akers, 1998; Akers, 1985). Social learning theory views crime as a learned behaviour that results from the interaction of four principal components – (a) differential association, that is, people that individual associates with and how interactions with others engaging in certain types of behaviour can affect the individual's patterns of norms and values; (b) definitions, that is, the attitudes and meanings that an individual attaches to certain behaviours; (c) differential reinforcement, that is, the relationship between anticipated and actual rewards and punishments that follow a behaviour; and (d) imitation which refers to the behaviour that others are engaging in are observed and copied (Akers, 1998; Akers, 1985).

In essence, social learning theory mainly assumes that a dual-directional relationship exists between deviance and conformity because the process of modelling and reinforcement influences both. Therefore, deviant behaviour is more likely to result when an individual associates more with individuals who engage in and approve of deviance than those who do not. Thus, if one associates disproportionately with groups that express, accept and are involved in deviant behaviour, one is more likely to engage in that same behaviour because these groups will likely provide reinforcement and serve as models to imitate (Akers, 2000). Youths whose close associates are involved in cybercrime, "making it big", will likely desire the same adventure reinforced and encouraged towards cyber criminality.

METHOD AND DATA

This study was conducted among youths in Ikeja, the cosmopolitan area of Lagos, which, as of 2022, has a total population projection of 946,703 (Lagos Bureau of Statistics, 2019). A descriptive survey was adopted in the design of the study. Structured questionnaires were used to gather data from 330 respondents selected through a multi-stage sampling technique. Data were analysed using descriptive statistical tools, while its findings were presented using frequency tables, simple percentages, charts and histograms.

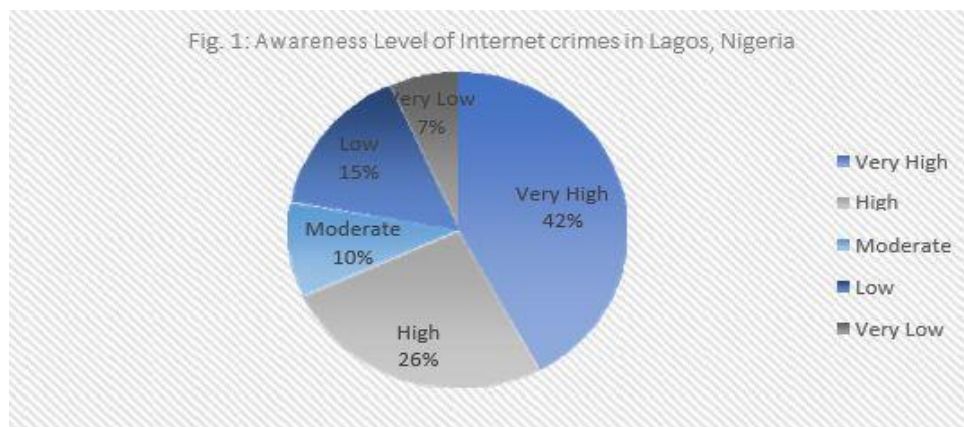
FINDINGS

Socio-demographic Characteristics of the Respondents show the majority (58.8%) of the respondents for this study to be between ages 26 to 35 years; their sex composition

indicates that 62.4% were males, 37.6% were females. The inclusion criterion informed the wide sex gap of "willingness to participate" adopted in selecting respondents. Data on marital status show that the majority (63.6%) of the respondents were single, 32.4% were married, 3.4% were separated, and 0.6% were widowed. Few numbers (4.8%) of the respondents attended primary school, 30.1% attended secondary school, 52.7% were holders of Higher National Diploma or First-degree certificates, while 12.4% had qualifications beyond HND or first degree - The respondents' religious affiliation shows that 48.2% were Christians; 44.2% were Muslims, while 6.1% professed African Traditional Religion as their faith, while 1.5% did not believe in any form of religious worship at all.

Perception of Respondents about *Yahoo-yahoo*

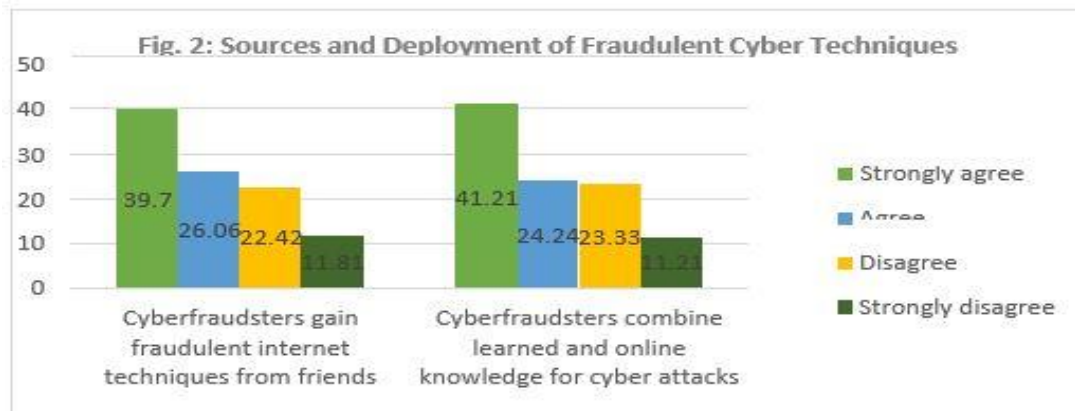
The study found the awareness of cyber criminality to be high among youths in Lagos, Nigeria. As it records, the majority (68.0%) of the respondents described *yahoo-yahoo* activities as high (26.06%) and very high (42.12%) among the youths in Lagos. The study also shows that 32.7% and 30.9% of the respondents 'agree' and 'strongly agree' that although widespread in Nigeria, internet fraud is not restricted to a particular section of the country but cut across all the country's geo-political zones.



Source: Field survey, 2022

Others (20.9%) and (15.5%) "disagreed" and "strongly disagreed", respectively, with the ubiquitous character of internet fraud in Nigeria. The study also shows that the youths caught in the web of cyber fraud mostly learned the techniques of crime from friends and associates. Some combined the methods others know with information generated on the Internet to carry out their virtual activities. The implication is that the youths have realised that cyber fraud requires constant creativity and ingenuity to be successfully perpetrated. Therefore, they usually try to succeed in criminal acts by learning from their well-grounded counterparts in illegal ventures. This discovery corroborates Atwai's (2011) finding that peer influence and

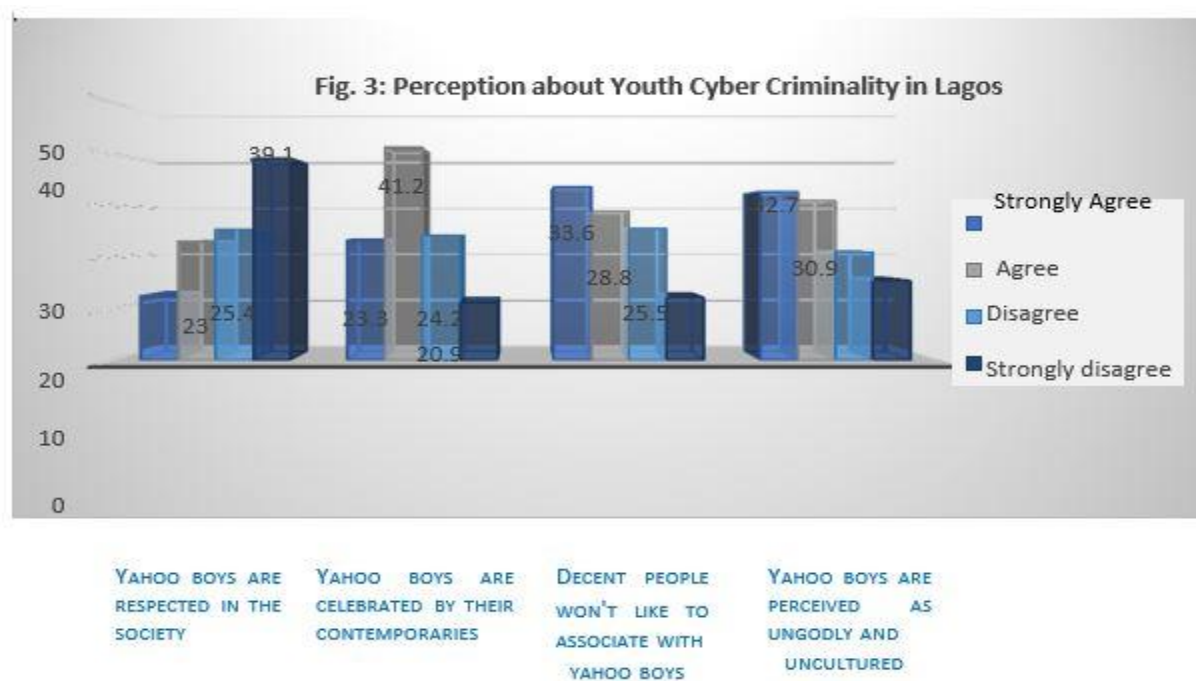
low self-control are the major factors fuelling juvenile cybercrime like computer hacking and online bullying.



Source: Field survey, 2022

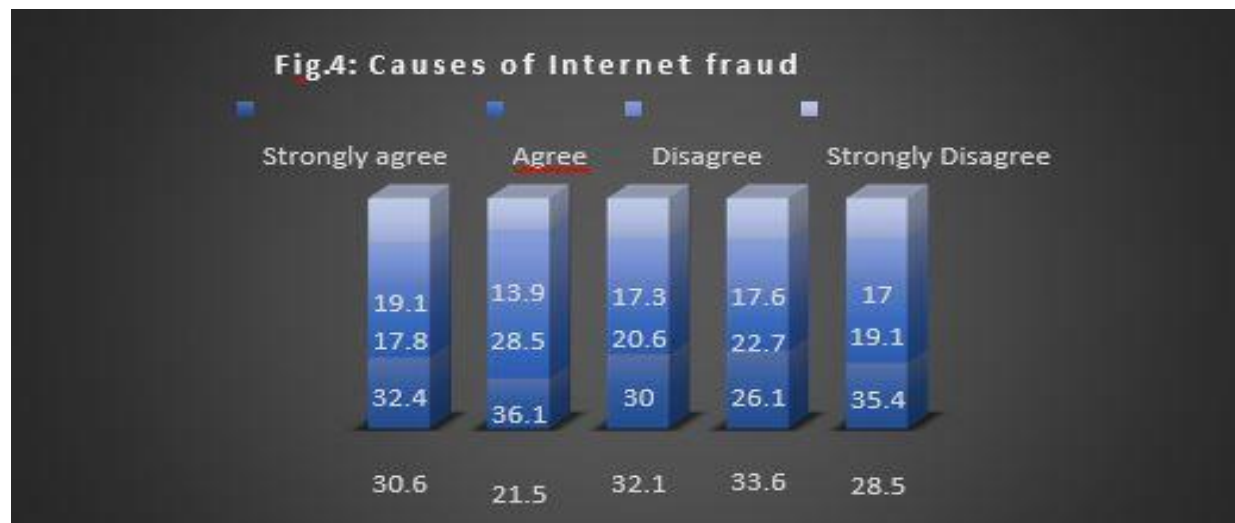
Atwai (2011) notes that having friends who engage in cybercrime is one of the greatest determinants of whether or not juveniles will commit cybercrimes. Another key aspect of this finding is that it underscores the relevance of social learning theory, which considers imitation as key to the learning process.

On the questions of respect and recognition, the majority (61.5%) of the respondents perceived Yahoo boys as a set of people celebrated by their contemporaries, while 64.5% disagreed, mostly in strong terms, that the general public respects Yahoo boys. This finding could be due to the repugnant "Yahoo sub-culture" that the initiates have developed among themselves regarding spending habits, choices, and daily common lifestyles. It is not surprising, then, why the majority (61.2%) of the respondents have expressed that decent individuals would not like to associate with Yahoo boys, while 64.5% pointed out that Yahoo boys are heartless, ungodly and uncultured. This perception may be attributable to a lack of consideration for cybercrime victims, the violence and defiant attitude they frequently inflict on society, cultist attitude and the extra-spiritual level to which they have graduated their operations—all these conflicts with the generally acceptable standard practices across Nigerian cultures.



Source: Field survey, 2022

Similarly, the majority (30.0%) and (32.1%) of the respondents respectively "agreed" and "strongly agreed" that youth unemployment constitutes another prominent factor contributing to the growth of internet fraud. To drive the points home, 26.1% and 33.6% of the respondents "agreed" and "strongly agreed" with the view that internet fraud can be regarded as "self-employment of a sort" among young Nigerians." majority (35.4%) and 28.5% of the respondents also "agreed" and "strongly agreed" that peer pressure is the most common influencing factor of deviant behaviour among youths, and this has increased the spate of cybercrime among the youths. A considerable number (59.7%) of respondents perceived yahoo-yahoo exploits of the Nigerian youths as a new form of engagement, thereby liking it to legitimate adventures. This discovery confirms Makeri's (2017) finding that the youths perceive online fraud as a popularly accepted means of economic sustenance.



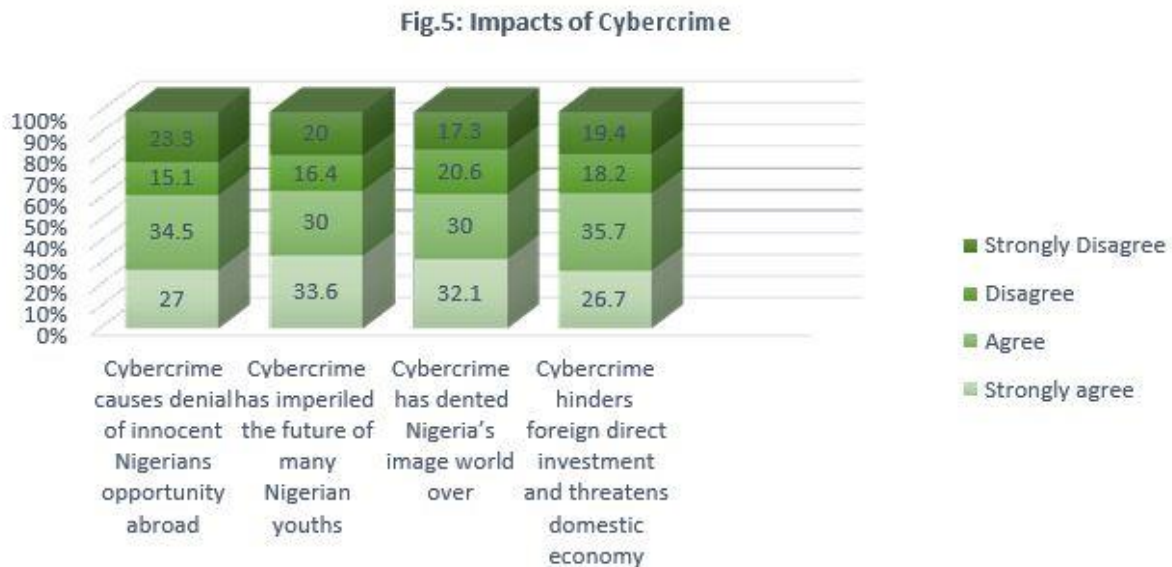
Source: Field survey, 2022

This finding also affirms Tade's (2013) submission that the socioeconomic situation in Nigeria hardens social reality and limits the ability to realise social values fully. Nigerians, particularly youths, are driven farther away from discovering the importance of legitimate financial sourcing. There is a higher rate of youth unemployment, increasing levels of corruption, financial misappropriation, physical display of wealth and worship of material possessions. Thus, the current socioeconomic climate seems to have encouraged undue individualism and has diminished the spirit of "we-feeling". The widely embraced culture of corruption also contributes in no small way to youth involvement in cybercrime in Lagos. The youths have largely been socialised into embracing the culture of corruption. Many have developed a penchant for plundering public resources by systematically following the footsteps of the leadership class. The habitually rampant crime and the habit of irresponsibly displaying wealth in public glare may have sent negative signals to many of the youths, thereby making the concept of "hard work" a less attractive slogan. Instead, many have in recent times concentrated on how to "play smart" by taking any shortcut possible towards making money as the chances of getting employment become slimmer for young Nigerians, a less risky and highly profitable act (cybercrime) may germinate and be nurtured. The preceding explains why Adeniran (2008) and Tade and Aliyu (2011) had earlier submitted that the emergence of the yahoo-boys subcultures in Nigeria could be linked to a failure of political leadership and pervasive corruption.

Impacts of Cybercrime

This study finds that *yahooism* has negatively impacted Nigeria's global image. Most respondents (62.4%) noted that internet fraud "hinders foreign direct investment and

threatens economic development". As 61.5% equally observed, the prevalence of fraudulent internet practices "has denied many innocent Nigerians the opportunities of travelling abroad".



Source: Field survey, 2022

This finding agrees with Ibrahim's (2020) submission that countries experiencing a high level of internet fraud penetration face reputational risk as cybercrime "destroys a country's image" and "retards financial inclusion". That 63.6% agreed that Nigeria ranks top among the countries of the world in terms of weak cyber penetration also confirms Ibrahim's (2020) position that out of the four countries considered for study between 2010 and 2016 in terms of secured internet servers, Nigeria has the worst performance... Despite the significant increase recorded in internet access among Nigerians, a substantial proportion of the servers were not secure. This clearly explains the alarming rates of cybercrime in the country (Ibrahim,2020).

The findings appear to align with earlier positions in literature where internet fraud was noticed to have become one of the main avenues for financial pilfering and business espionage. According to Omodunbi, Odiase, Olaniyan and Esan (2016), Nigerians are viewed as rampant perpetrators of cybercrimes at home and abroad. The number of Nigerians caught for duplicitous activities carried out by broadcasting stations is much more than that of other citizens of different countries. Ebelogu, Ojo, Andeh and Agu (2019) added that Nigeria has lost its reputation and bilateral trade options with foreign nations. The businesses and investments that were supposed to get into the country disappear because of the huge presence of cybercrime and cybercriminals who pretend to be

government officials, lure these foreign investors, and dupe them.

Discouraging Cybercrime Subculture in Nigeria

Data gathered on how the spate of cybercrime, popularly called *Yahoo-yahoo*, can be curtailed in Nigeria shows that most respondents agreed with all the options listed as strategies for curbing the menace of cyber criminality. As the result indicates, 69.6% of the respondents agreed that the spirit of hard work should be emphasised and encouraged among Nigerians, while corrupt behaviours should be largely discouraged within the Nigerian public and private lives, using multi-faceted approaches. A little below this figure (68.3%) also agreed that youths must be properly enlightened on cyber offences, their implications for society, and the need for cyber safety. "Inculcation of cyber ethics and enforcement of cyber laws" is another strategy agreed to by 72.5% of the respondents towards reducing fraudulent internet activities. A little above this (72.7%) also supported the idea that "youth employment should top the government's priority list". The assumption is that creating job opportunities has the benefit of sufficiently engaging an army of able-bodied but jobless and poorly (or wrongly) informed youths spreading across Nigeria. Another option supported by up to 62.1% of the respondents borders on the need for parents or guardians to act as good role models for their children or wards. With 69.9% of support, questionable or suspicious wealth sources must be investigated and adequately sanctioned rather than celebrated as is currently the practice.

As Tade and Aliyu (2011) had earlier posited, '*yahooboyism*' is a glaring reflection of the institutional anomie bedevilling Nigeria's social structure. Emerging realities about the trending *yahoo-yahoo* subculture have shown that parents have abdicated their surveillance and nurturing roles on children and wards in pursuit of money. Institutional corruption among government officials, conferring honorary degrees on perceived corrupt public officials by educational institutions, and materialism preaching by religious institutions are negative contributors to the emergence and sustenance of the *Yahoo-boys* subculture in Nigerian tertiary institutions (Tade and Aliyu, 2011). Also, the institutional imbalance in Nigeria accounts for the high crime rate. The study's finding agrees with the assertion of Messner and Rosenfeld (2001: 155-156) where it was noted that:

Societies characterised by different forms of institutional dominance produce different forms of crime. Economically dominant societies produce anomic crimes, which involve material gains. Politically dominant societies produce "moral cynicism" that diminishes personal responsibility for the well-being of others and invites corruption. Societies dominated by kinship or religion tend

to develop an "extreme moral vigilance" that produces "crimes in defense of the moral order," such as vigilantism or hate crimes (Messner and Rosenfeld, 2001: 155-156)

Thus, many Nigerians' ostentatious embrace of materialism needs to be re-examined. Nigerian society must embrace a national value system that rewards hard work and frowns against fraudulent and dishonest practices. Adopting this principle is hoped to be a foundation for institutionalizing a favorable conformist orientation among future generations.

CONCLUSION AND RECOMMENDATION

The remarkable development in human history through computer technology has undoubtedly transformed all aspects of life, especially in communication and information technology. However, embracing the new internet culture by Nigerians has come with many challenges, thus pushing many to become victims of cybercrime. Numerous individuals, groups, companies and government establishments have been defrauded via the Internet. Nigerian people are valued in terms of what they possess and command economically. Conversely, those without economic success are undervalued, while the pressure to achieve success is intensified. This relational pattern necessitated some individuals to devise whatever survival strategies practicable to attain financial success, thus luring them to indulge in cybercrime. However, this has put Nigeria under negative scrutiny and has dented her image in the global arena.

The study recommends reshaping the Nigerian populace's orientation through public education and empowerment-driven youth policies. Thus, seminars and workshops should be organised across social forums, emphasising Internet security and safety. Doing this will make Internet-driven engagements safer and more secure. Closely connected is the fact that the Nigerian educational curriculum must be reworked to expose young Nigerians to basic knowledge of internet resources management, sources of internet fraud, its implications and prevention. The multiplying effects will address the unintended consequences of social change induced by the introduction of Internet technology. Again, Internet users should inculcate the habit of updating their knowledge continuously on the ever-changing nature of ICTs. Operating in this manner will make them more conscious of security and, at the same time, adequately informed about the current trends in cyber criminality. Commensurate punishment should also be awarded against cybercrime offenders. These will deter those who might wish to indulge in such infractions. Added to these is a more effective value re-orientation where virtues of honesty, hard work and selflessness hitherto associated with the Nigerian indigenous societies should be re-ignited and incorporated into the contemporary socio-political and economic lives. Lastly, there is the need for the political class to ensure that the activities of key

institutions and agencies like EFCC, IPC, and others put in place to combat the menace of fraudulent practices are not unduly influenced. These state organs deserve truthfully independent of political maneuverings to guarantee their effectiveness. Being autonomous will enable them to stand the test of time while trying to surmount the challenges posed by the activities of cyber fraudsters.

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