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AN EXPLORATORY STUDY OF SOCIO-ECONOMIC FACTORS INFLUENCING INTERNET FRAUD AMONGST THE YOUTH IN OSUN STATE, NIGERIA.

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Abstract
Cybercrime is a multifaceted and complex problem because as internet usage grows, the number of cybercrimes increases. This paper investigated the socio-economic factors influencing the incessant rise in internet fraud among youth in Osun State. Due to the nature of the investigation, secondary sources of data collection were adopted for the study. The study demonstrates and elucidates the socio-economic factors influencing the incessant rise in internet fraud in Osun State, identifying poverty as the major driver. The results show that poverty is the major driver influencing youth engagement in internet fraud in Osun State. The study suggested that to tackle these socio-economic plagues, economic empowerment initiatives should be provided by the government and non-governmental actors to tackle the economic problems that are identified as the major drivers of youth engagement in internet fraud in Osun State. By addressing these root causes, Osun State can reduce the popularity of internet fraud and create a safer cyber environment.

Keywords: Cybercrime, Internet Fraud, Poverty, Osun State, Nigeria.

Introduction

Internet fraud has become a major form of cybercrime worldwide. Internet fraud refers to cybercrime activity that occurs over the Internet or via email, including crimes like identity theft, phishing, and other hacking activities intended to defraud people out of their money (Fortinet, 2024). The development of internet technology signalled a dramatic improvement in the lives of people globally and it has significantly improved engagement and communication among individuals, no matter where they are in the world (Chukwuka,2022). Despite the numerous advantages of the internet, a large number of young people in Nigeria commit various social, financial, and economic crimes online. A lot of young people have become billionaires overnight owing to the revenues of such activities. Nigeria has experienced a rise in cybercrime. Nigeria ranked fifth in a global assessment on the origin of cybercrime behind Russia which ranked first, followed by the United States, China, and Ukraine in second, third, and fourth place, respectively (Akintaro, 2024).

Nigeria possesses a wealth of material and human resources, nonetheless, the nation faces numerous political and socioeconomic issues, including extreme poverty, unemployment, deteriorating infrastructure, instability, and social vices (Bakkihsand Tor, 2020). Poverty is one of the most unsettling issues facing Nigeria, despite possessing Africa's largest economy and population, Nigeria provides few possibilities for the majority of its people to thrive. An estimated 87 million Nigerians are living below the poverty line, the country's poverty rate is predicted to have reached 38.9% in 2023 making it the second-largest impoverished population in the world after India (World Bank, 2024). Due to the extreme poverty rate in Nigeria, many people have been compelled to employ survival techniques like cybercrime (Yahoo Yahoo), prostitution, drug abuse, cultism, etc. that are contrary to national standards, norms, and values.

Numerous studies have highlighted the alarming situation of cybercrime in Nigeria, identifying poverty as the major driver of cybercrime in Nigeria.Akinyetun (2021) asserts that the major driver of cybercrime in Nigeria is poverty, many young Nigerians resort to cybercrime due to extreme poverty, misery, and injustice to achieve the Nigeria of their dreams. Adesina (2017) is of the view that Nigeria's high unemployment rate and extreme poverty account for the country's cybercrime unsurprising. A significant percentage of the country's unemployed youths and graduates engage in cybercrime primarily in a desperate attempt to escape poverty or to provide basic needs for their families. In Osun state, the new trend is the active involvement of youths in internet fraud-tagged "yahoo yahoo" which has been seen as a survival means. A lot of youths are shouldering their family responsibilities due to the economic crisis the country is currently experiencing, and considering how rich in resources the country is and continuous government intervention, the overall image of the country shows a relatively constant growth in the degree of poverty. It is against the background of the study that the paper attempts to examine the socio-economic factors influencing the engagement of youth in internet fraud in Osun State and proffer experimental solutions to this plague. This study covers significant deficiencies in the literature by providing an extensive overview of cybercrime, outlining its prevalence in Osun State, and the socio-economic factors that are influencing youth participation and engagement in Internet fraud. Previous research frequently concentrates on the effects of cybercrime in Nigeria, leaving studies on the socioeconomic factors that are influencing the engagement of youth in cybercrimes limited and scanty.

Methodology

This study adopted a qualitative research design. Data were collected through secondary sources of data collection, from official publications, journals, textbooks, newspapers, blog posts, etc. Data were collected from Google Scholar, ResearchGate, blog posts, etc. This method becomes necessary considering the relevance, reliability, credibility, peer review, and objectivity of the data. These data were qualitatively analysed.

Conceptual Definition

Cybercrime

The concept of cybercrime is from two varying concepts; cyber and crime. Cyber implies involving a computer or computer network such as the internet, while crime implies an act or action that is illegal and punishable by law. Cybercrime simply implies an illegal activity that is carried out on a computer or computer network. Cybercrime are criminal action that targets or makes use of a computer or networked device. Cybercrime seeks to harm networks or computer users for financial gain (Kaspersky, 2019). The illicit use of computers, the internet, or network equipment is known as cybercrime. Adesina (2017) defines cybercrime as crimes conducted online that make use of a computer as a tool or a specific victim. It includes any unlawful activity carried out by one or more individuals using networked computers, phones,

and other information and communications technology (ICT) devices to access the Internet. These individuals are known as scammers, hackers, fraudsters, cybercriminals, or 419ners.

The U.S. Department of Homeland Security asserts that any illegal activity involving computers or the internet is considered cybercrime. The internet has fundamentally altered our economy and the way that the world conducts business, and as online services have grown globally and our reliance on digital devices has grown steadily, cybercriminals have access to a wealth of information that they can use for illicit purposes. Cybercriminals can be lone individuals, members of organised crime groups, or state-sponsored entities. They use technology to their advantage, disguising themselves behind the anonymity of the internet and cryptocurrencies to endanger public safety as well as our national and economic security. Cybercrime is a highly lucrative, transnational crime, and cyber threat actors make billions of dollars annually, making cybercrimes one of the most (U.S. Department of Homeland Security, 2024).

Internet Fraud

Internet fraud is the use of online services, phones, computers, and software with Internet access to defraud or exploit victims of their money. Internet fraud refers to illegal activity that is mostly done to take advantage of people Ezedikachi (2022). The problem of internet fraud is multifaceted and complex because as internet usage grows, the number of internet frauds increases. Internet fraud ranges from online intellectual property theft, identity theft, phishing, page jacking, advance fee scams, bad cheque scams, fake money orders, wire transfer fraud, anonymous servers, hijacked emails, and fraudulent websites used as tools and platforms by criminals.

Internet fraud is a type of cybercrime fraud or deceit that uses the Internet to defraud people of their money, property, or inheritance. It entails concealing facts or giving false information. Internet fraud is any type of fraud scheme that falsely solicits new clients using websites, chat rooms, message boards, or emails to commit fraud. Akande (2024) is of the view that the term Internet fraud refers to deceit that uses the Internet's capabilities to conceal real information to give false information to victims in an attempt to defraud them of their money, property, or inheritance. In most cases, fraudsters deceive their victims using internet-enabled devices to withhold truthful information and provide them with fake information to defraud them of money.

The Genesis of Cyber Crime in Nigeria

Cybercrime is a very popular crime in Nigeria, the antecedent of cybercrime can be traced back to the year 2000 with the introduction of the internet. The advent of Internet service was a thoughtful innovation that sought to help the country stand out from other countries (Olowu,2022). The younger generation of the youth then saw it as an opportunity to deceive and control others, especially those from foreign countries. The phrase “Yahoo Yahoo” started to gain popularity in the year 2000 since Yahoo mail was the first widely used email platform in the early 2000s. Olowu (2022) asserted that it was so expensive to buy a desktop or laptop computer in the early days, that cybercafés were the hideouts of these cybercriminals then. The yahoo yahoo trend was booming in the early 20’s and the criminals engaging in these fraud schemes are generally referred to as yahoo boy. Yahoo Yahoo is the most prevalent vernacular name for cybercrime in Nigeria and typically these criminals use email to trick unwary victims, especially using a Yahoo account or Yahoo Messenger (Moga, Galle, and Rukayyat, 2021).

In the early 20’s, these criminals employ a variety of strategies to obtain money from their victims. Many of these fraudsters use fake profiles to send scam emails to unsuspecting victims mostly foreigners, some of them coerce their victims into helping them obtain travel

papers to their place of residence or even help them obtain residency permits afterward they cease communicating. Others pose as a wealthy person from Nigeria, usually a prince or other regal figure, and ask for your assistance in sending a sizable amount of money to him and you are assured of receiving a substantial reward in return for your help. In other cases, these scammers create stories about terrible life events, tragedies, family deaths, personal injuries, or other hardships to keep their victims anxious and complicit in their schemes, and they also ask victims to donate money to help them overcome their alleged financial difficulties (Grigutytė, 2025). During this era, weak cybercrime laws encourage criminals to commit more crimes because they know they can always circumvent prosecution.

Awhefeada and Bernice (2020) assert that before 2015 there was no law particularly addressing cybercrime in Nigeria, instead there were statutes whose contents were deemed pertinent to reducing cybercrime. Previous relevant laws against cybercrimes like; The Criminal Code Act, The Penal Code Act, the Economic and Financial Crime Commission (Establishment) Act 2004, the Advanced Fee Fraud and Other Related Offences Act 2006, the National Identity Management Commission Act 2007, The Money Laundering (Prohibition) Act 2011 existed before The Cybercrimes (Prohibition, Prevention Etc.) Act 2015 was passed. The Cybercrimes Act, of 2015 is the main legislation on cybercrime in Nigeria, it was designed to prevent, identify, prosecute, and punish cybercrimes in Nigeria, it was intended to be an effective, unified, and comprehensive legal, regulatory, and institutional framework (Adeniyi, 2021). As the number of internet users is increasing exponentially every day, and as the internet becomes more accessible and cheaper, the threat shifted from the commonized Yahoo Yahoo to Yahoo Plus where cybercriminals use traditional spiritual methods like voodoo or juju to hypnotize their victims into complying with their requests and giving them whatever amount of money they request (Moga, Galle, and Rukayyat, 2021).

In recent times, cybercrime has eaten deep into Nigerian society, this is evident among the young ones. A significant number of Nigerian Youths between the ages of 18 and 35 have taken advantage of technological advancement to engage in cybercrime (Ogunjobi, 2020). The African Giant cyber threat landscape continues to experience a surge in number. In 2020, Nigeria was ranked 16th among the countries most affected by cybercrime in the world (Asadu, 2021). Specifically, in 2020, the EFCC recorded a total of 976 convictions, while the number surged up to 2,220 convictions in 2021. By 2022, the figure had jumped to 3,785 and the majority are related to cybercrime (Forbes, 2024). As of 2023, Nigeria has experienced a rise in cybercrime, the recent ranking reported that Nigeria ranked fifth in a global assessment on the origin of cybercrime behind Russia which ranked first, and the United States, China, and Ukraine, which came in second, third, and fourth place, respectively (Akintaro, 2024). The growing threat of cybercrime is causing global fret as cases of financial, property, and personal identity theft among individuals, corporations, and governments are sabotaged.

Internet Fraud in Osun State

Internet fraud and cybercrime are becoming a major issue in Osun State. The use of digitaltechnology and easy internet access has provided cybercriminals with new methods to exploit individuals and businesses for financial gain. Osun State has been identified as one of the hubs for internet fraud in Osun State. Olatunji, Olatunji, and Adeyemi (2024) conducted a study on crime study incidents in Osogbo, Osun State, the study revealed that internet scams and cybercrime have the highest mean weighted value of 4.4, which implies that there is a high occurrence of internet scams and cybercrime in the study area.Internet fraud in Osun State has been a concern, with the EFCC arresting suspected fraudsters multiple times.

Abanikannda (2019) in his study on awareness and impact of cybercrime among selected university undergraduates in Nigeria asserts that a substantial percentage of Osun State's

undergraduate students engage in internet fraud. The study asserts cybercrime is well-known among undergraduates of university students in Osun state. The study revealed that phishing, hacking, cyberbullying, cyberstalking, blackmailingon the internet, fraud, and forgery, are cybercrimes that cybercriminals engage in, and also thatundergraduate students of universities in Osun state are aware of this. He further warned against the impact of cybercrime that a lot of undergraduates have become criminally oriented when they get involved in cybercrimes, some of these students have become victims of cyberbullying, while some even abandon their studies to get fully involved in cybercrime.

Socio-Economic Factors Influencing Internet Fraud in Osun State

The recent surge in cybercrime and internet fraud has impacted the socio, political, and economy of the country. It is therefore critical to assess the socio-economic factors influencing the rise in internet fraud amongst our youth. It is when these factors are identified we can proffer appropriate solutions to tackle this plague. These socio-economic factors are categorised into; economic factors, social factors, cultural factors, demographic factors, and psychological factors.

Economic Factors

i. **Poverty:** one of the economic factors influencing the incessant rise in internet fraud in Osun State is poverty. In Nigeria, poverty is a key factor contributing to cybercrime. Impulsive Nigerian youth are compelled to turn to internet fraud as a way to close the gap between their reality and the Nigeria of their dreams due to the country's pervasive multifaceted poverty, hardship, and inequality (Akinyetun, 2021)

ii. **Unemployment:** The high percentage of youth unemployment that Nigeria is now facing has led to a startling rise in cybercrimes in the country (Ewuzie, Obioma, Gift, Hayford, Chinaza, and Udegbunam, 2023). Even though Osun State is among the states with the lowest unemployment rate of 2.9% representing 58,031 unemployed individuals. A large proportion of these unemployed individuals mostly survive on internet fraud, even a larger percentage of employed and engaged youth still engage in cybercrimes.

iii. **Economic instability and Income inequality:** Cybercrime among Nigerian teenagers is becoming more prevalent due to the economic difficulties that the country is experiencing (Onje, 2024). Economic instability has shifted more responsibilities to the youth to fend for themselves and sometimes their family which has led to engagement into internet fraud to keep up with these responsibilities. The unequal distribution of income across the population in Osun State has also led to the quest for sudden wealth to balance the gap. Youths are indulging in all types of cyber activities that will fetch them a sustainable income.

Social Factor

iv. **Social Exclusion:**Defective socialization is considered a causative factor of involvement in cybercrime. Feeling excluded from society or lacking social connections can increase the likelihood of engaging in cybercrime.

v. **Peer Influence:**Another social factor influencing the incessant rise in internet fraud is peer influence, associating with peers who engage in cybercrime can increase the likelihood of engaging in cybercrime. A study by Oyenuga (2020) asserts that peer group influence is another factor that influences youth involvement in cybercrime. Many young people are drawn to Internet fraud because of their interactions with so-called yahoo-

boys and yahoo-girls and their desire to become wealthy and lead flamboyant lives (Ulo, 2022)

vi. **Family dynamics:**Family background is one factor responsible for youth involvement in cybercrime. It is easier for a youth with a disadvantaged family background to be socialised into involvement in cybercrime by friends than youth who are well-to-do and better monitored (Oyenuga, 2020). Ineffective parental guidance and poor parental supervision have also been associated with youth engagement in cybercrime, and this can be related to the parents' occupations.

vii. **Education:**Limited access to quality education or vocational training can increase the likelihood of engaging in cybercrime. These unemployed and unengaged youth sometimes see internet fraud as a quick way of getting rich and sustainable since they have no job or skills to generate income.

Cultural Factors

viii. **Cultural values and social norms:**cultural values and social norms that emphasize material wealth and status can contribute to cybercrime. Our cultural values have been blighted and dejected to materialism and individualism. The current social norms emphasise material wealth and prioritize individual success over collective well-being which is a push factor for youth to engage in internet fraud. Youth unfortunately live in a society where values and ethics are changing very fast. In a society such as Nigeria with gross structural inequalities, a high rate of indiscipline, a weak sanctioning system, and a wide gap between the rich and the poor, there is a tendency for the deprived to reject and embrace illegal means of achieving prescribed goals such as being wealthy in young age (Ninalowo, 2014).

ix. **Technological culture:**Technological culture that emphasises technological advancement and innovation can create an environment conducive to cybercrime. The urge to use the latest gadgets among youth is another factor that encourages internet fraud in our society. A culture that relies heavily on technology for daily life communication creates an environment for cybercrime.

Demographical Factors

x. **Age:** Young people, particularly those in their teens and early twenties are more likely to engage in cybercrimes. Nigerian cybercrime is peculiar among young people called yahoo-yahoo boys (Nwokoro, Chima, Ndom, and Iheonu, 2022). A large number of these Yahoo boys are between the ages of 18 and 30, and they are either enrolled in a university or about to be admitted to the university (Doppelmayr, 2013).

xi. **Gender:** Males are more likely to engage in cybercrime than females. Youths that engaged in fraudulent activities relating to the internet were labelled yahoo-yahoo boys. They are referred to as boys because they are majorly male youths engaged in various criminal activities (Doppelmayr, 2013).

xii. **Urbanisation:**Rapid urbanization in Nigeria which manifests mainly through rapid population growth is a challenging issue for policymakers. The urban population grows at an annual rate of 4.3% (WDI, 2016). Nigeria's urban population share stayed at about 54.28% in 2023 which implies almost 55% of the population resides in urban areas. Urban areas tend to have higher rates of cybercrime which implies urbanization is one of the major reasons that led to an increase in cybercrimes in Nigeria. Urbanization and crime move in tandem.

Psychological factors

xiii. **Personality traits:** certain personality traits such as covetousness and greed are other personal traits that might promote participation in cybercrime. Greed is taking more than one needs, whereas covetousness is seeking what belongs to others (Oyenuga, 2020). The two always indicate that there is a lack of contentment and can increase the likelihood of engaging in cybercrime

xiv. **Low self-esteem:**Low self-esteem is a psychological process when someone lacks confidence about who they are and what they can do. They often feel incompetent, unloved, or inadequate. Low self-esteem is another active factor responsible for the involvement of youth in cybercrime perpetration, individuals with low self-esteem may be more likely to engage in cybercrime as a means of seeking validation or revenge.

Conclusion

Internet fraud is becoming increasingly popular with cybercriminals constantly evolving their tactics to stay ahead of their victim. This study demonstrates and elucidates the socio-economic factors including economic factors, social factors, cultural factors, demographical factors, and psychological factors influencing the incessant rise in internet fraud in Osun State identifying economic factors as the major driver influencing the engagement of youths in internet fraud in Osun State.

Recommendation

To tackle the socio-economic plague influencing the incessant rise in internet fraud, economic empowerment initiatives should be provided by the government and non-governmental actors to tackle the economic problems that are identified as the major drivers of youth engagement in internet fraud in Osun State. Social factors, cultural factors, demographic factors, and psychological factors can be tackled by conducting public awareness campaigns to educate individuals about the risks and consequences of internet fraud. By addressing these root causes of internet fraud, Osun State can reduce the popularity of internet fraud and create a safer online environment.

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