

Indicators of Youth Involvement in Internet Fraud: An Inquiry Among Detained and Convicted Internet Fraudsters in Ogun State Correctional Facilities, Nigeria

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Abstract:

Purpose:

Youth all over the world are known as the dynamic bedrock and cornerstone of nation-building. However, once they are deprived of enjoying their fundamental rights, they easily embrace negative conditions such as cybercrime, civil unrest, psychological trauma, and retrogressive economic development, among others. Extant literature was reviewed for the study with the use of strain and rational choice theories. The study was conducted in four correctional facilities in Ogun State, Nigeria, where detained and convicted internet fraudsters were remanded.

Methodology:

A mixed method and descriptive research design were adopted for the study. Two hundred and eighty-four inmates (284) were interviewed using structured questionnaires, while 10 interviews were conducted among the inmates using in-depth interviews. Probability (Simple Random) and non-probability (Purposive) sampling techniques were adopted.

Findings:

All ethical factors were observed the study concluded that most youth who engaged in internet fraud were the product of extreme poverty and unemployment rate among the Nigerian youths. It is therefore recommended that collective efforts from the government, public members and nongovernmental organizations must be channeled towards the provision of employment.

Implication:

Also, youth should purge themselves from negative innovation to positive innovation to promote the national and international image of the country. However, the study shows that the public awareness campaigns by the government are not reaching the target audience of youths most susceptible to internet fraud.

INTRODUCTION

The internet, a vast frontier of opportunity, has unfortunately become a breeding ground for criminal activity globally. While internet fraud has long been a concern, a troubling trend is emerging: the increasing involvement of young people in these schemes. This phenomenon raises critical questions about the factors that push adolescents and young adults toward cybercrime (UNODC, 2021; Oyenudo & Gilbert, 2020; Sabinet, 2023). In Nigeria, reports have shown that the population of internet users is 99.0 million, which represents about 46.6% of the entire population of the country. This widespread, coupled with a low cyber security level, creates a fertile ground for online scams (Premium Times, 2017; Utami et al., 2023; Shin, 2018; Izuakor, 2021). The perpetrators of internet fraud in Nigeria are becoming increasingly sophisticated and are adopting various malware. Premium Times (2017) stated that in 2017 and 2018, Nigeria faced economic losses as a result of cybercrime, about \$649 million (N250 billion) and \$800 million (N288 billion).

Nigeria is presently ranked third globally in internet crimes, targeting both domestic and international victims. It has led to losses financially for both individuals and corporations due to internet fraud attacks. Its prevalence in Nigeria continues to affect both individuals and businesses within the country, with losses exceeding \$39 million for banks in 2018. International victims in the UK lost over £34.6 million in 2018 (Nigerian Electronic

Fraud Forum, 2018). Also, the Nigerian Communications Commission (2017.0) claimed that Nigeria loses an estimated \$500 million annually to all forms of cybercrime, including hacking, identity theft, cyber terrorism, harassment and, most especially, internet fraud.

Additionally, statistics from the Economic Financial Crimes Commission (2022) revealed that around October 2022, a total of 2,847 individuals were convicted of internet fraud in Nigeria. The term "Yahoo boys" is often used in addressing these young Nigerians involved in internet fraud. They have various strategies, such as stolen identities, fake profiles, and social engineering tactics to exploit victims. The reach of the Nigerian internet fraud crisis extends across continents, affecting individuals and companies all over the world.

The extent literature reviewed, such as from Ayodele et al. (2022), suggests that socioeconomic factors play a crucial role as an indicator. The high youth unemployment and limited access to legitimate means of achieving a desired lifestyle can make internet fraud seem like a viable, albeit risky, alternative. It is further amplified by the glorification of wealth, regardless of its source, within some communities. Social media platforms, with their over-portrayal of success, serve as fuel for a sense of inadequacy and a desperate desire to "keep up" with peers. However, economic hardships are not the only motivator. Research suggests that psychological factors also serve as an indicator of youth involvement in internet fraud. Servawan et al. (2023) highlight the potential for thrill-seeking, a sense of empowerment gained from exploiting vulnerabilities, and even a form of rebellion against societal norms. Also, the anonymity offered by the internet can create a psychological distance from the harm inflicted on victims. Altogether, these all serve as various indicators that will be examined to determine the cause of youth involvement in internet fraud.

The poor cyber security level of the country does not play a crucial role in deterring the perpetrators of this internet fraud, with poor measures to identify, track down, and apprehend criminals. There is a need for a multi-pronged approach that includes legal regulations, improved cyber security measures, and addressing the root causes of cybercrime among Nigerian youth (Ayodele et al. 2022).

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This study would identify the scholarly gaps in various studies that were not able to effectively explain the linkage between the indicators propelling Nigerian youths' involvement in internet fraud. This gap in knowledge of the linkage between all indicators could be one of the major reasons for the increasing cases of youth involvement in internet fraud rather than abating the problem.

Statement of Problem. In the absence of adequate knowledge on characteristics of the indicators of youth involvement in internet fraud, therefore measures adopted by criminal investigation specialists to combat the menace might be futile and insufficient to effectively address the prevailing menace of youth internet fraud in Nigeria.

Over the past two decades, internet fraud has followed an upward flow, and its rate has not only doubled but also tripled over time. According to Kai Koong, Lai Wei, and June Wei (2012), internet fraud is a growing problem as consumers all over the world are beginning to engage in e-commerce practices. These issues persist over the years because the government has failed to develop proper measures to curtail this menace, and this loophole serves as a motivating factor pushing youth's involvement in internet fraud. The rates at which internet fraud continues to rise daily would be detrimental to the growth and development of society as values and norms of society depreciate. The values, norms and traditions of a community are the structures put in place to foster co-inhabitation, unity, harmony, and peaceful existence among members of the community. This crime, like a parasite, continues to feed on cyberspace, gradually damaging it and endangering the people of Nigeria, leading to civil unrest, psychological trauma, a high rate of criminal activities, retrogressive economic development and poor national and international image around the country (Nigeria).

Literature Review and Theoretical Framework. The study adopts the strain theory by Robert King Merton and the Rational choice theory by James Coleman. The fundamental tenet of the Strain theorist is the failure of the state to distribute the resources of the society among its members despite laying down the culturally accepted means of making the culturally accepted goals through hard work, discipline, dedication, and reinvestment. Merton envisaged that once the societal leaders failed to form their historical contribution in addressing the equal distribution of societal resources to its societal members, the situation will lead to the growth and development of five (5) different personalities such as (1) Conformist, (2) Innovators, (3) Ritualist, (4) Retreatist and (5) Rebels. For this study, youth involvement in internet fraud is observed or acknowledged as an act of innovation, which may result in negative consequences as a result of a lack of social welfare facilities. This theory failed to address the point of an individual choice to engage in a socially deviant act. However, more emphasis was placed on societal pressure as the major cause of youths' involvement in internet fraud. It is the reason for adopting Rational choice theory, which strives to explain the indicator of youth involvement in internet fraud as a result of individual interest or choice of decision-making over actions. Coleman explained that a human being is a rational calculator who calculates the benefits and punishments associated with an action before indulging in actions. Coleman further explained that once a punishment associated or state laws enacted in the state is harsh on youth involvement in internet fraud, a large number of Nigerian youth will desist from engaging in the act, but once the benefits associated with the act of committing internet fraud outweigh the punishment, it gives room to the growth and development of internet fraud in Nigeria among the youths. The literature reviewed is of diverse reasons for youth involvement in internet fraud from both macro and micro perspectives. Brown (2020) asserted that peer pressure is the influence that is derived from peers towards conforming to norms, behaviors, attitudes, or values of the group that they belong to or intend to be members. Also, Ulo & Edafe (2022) believe that young people learn about internet fraud from their peers in gatherings such as schools because those from rich family backgrounds and those from low-income family backgrounds are all involved in internet fraud.

Other scholars submitted that, like In a study conducted by the World Bank (2023), poverty is a complex and multifaceted issue that can be conceptualized in various ways. Traditionally, absolute poverty, is referred to as a stage by which human beings are living on less than \$1.90 per day. In addition, beyond income-centered definitions, scholars Sharma (2018) emphasize the powerlessness, isolation, and vulnerability experienced by those in poverty. This multidimensional approach recognizes the various deprivations that contribute to a life of poverty. According to the United Nations Office on Drugs and Crime (2021), there is emphasis on the linkage between poverty and unemployment, which pushes youths towards internet fraud to meet basic needs. It reveals that young people from disadvantaged backgrounds have a high tendency to view internet fraud as a means to secure food, shelter, and necessities. The United Nations Office on Drugs and Crime (2021) highlights the correlation between unemployment and youth involvement in cybercrime, highlighting that young people struggling financially might see internet fraud as a means to survive. In a study by Ogunmefun (2020), he highlights that unemployment is able to reduce a person's sense of hoping for the future. The category of discouraged workers who have stopped actively seeking employment due to a perceived lack of opportunities can lead to a feeling of hopelessness and a diminished sense of self-worth as a result of discouragement fueled by long-term unemployment. When youths face such despair, they become more susceptible to the allure of internet fraud, which can offer a sense of empowerment and control, even if temporary and unethical.

A major mover is the pressure to fulfill basic needs and societal expectations. According to Yaacob et al. (2014), there is a correlation between low income and a desire for a more affluent lifestyle. Youths from these backgrounds, after experiencing the struggles their families face, sometimes feel the pressure to contribute financially. A statement like "I have to make Mama proud" becomes their driving factor. Instead, that drive to be rich is actually from the fear of not living in affluence. However, the internet, with its seemingly anonymous and lucrative schemes, becomes a tempting outcome of bridging the gap between their reality and their aspirations for a better life. In addition, Furthermore, limited access to legitimate opportunities can exacerbate the problem.



Youths from low-income families often face unemployment or limited job prospects, particularly those requiring higher education. This is due to the fact that their families might not be able to further their education. This lack of viable alternatives makes internet fraud, with its perceived low risk and high reward, appear more attractive (Farrington et al., 2017). A report in 2019 by the United Nations Office on Drugs and Crime (UNODC) highlights the link between social and economic background and the risk of cybercrime, reviewing the lack of legitimate economic prospects as a contributing factor to crimes such as internet fraud (UNODC report on cybercrime, 2019). The combination of a desire for a better life fueled by online exposure and limited access to legitimate means of achieving that life creates a breeding ground for these criminal activities.

METHODS

This research work, titled "Indicators of Youth Involvement in Internet Fraud," is a study of selected correctional facilities in Ogun State where inmates arrested for Internet fraud were kept for trial and the convicted were remanded. Mixed methods were adopted for the study (quantitative and qualitative methods). A descriptive research design was adopted for the study with the use of probability and non-probability sampling techniques. The study was carried out in five (4) Correctional facilities in Ogun, Nigeria, namely Ibara, Oba, Ijebu and Ilaro correctional facilities in order to embrace views on the indicators of youth involvement in internet fraud among the detained and convicted inmates on cybercrime. For the probability sampling, simple random was adopted for the administration of the two hundred and eighty-four (284) structured questionnaires among the inmates selected for the study of internet fraud.

In contrast, the purposive sampling technique was used to conduct interviews (In-depth) among 10 participants in various correctional institutions through the use of an unstructured questionnaire for the interviews. Face-to-face administration of research instruments for data collected was adopted while all ethical conditions were observed, such as informed consent, confidentiality and anonymity. This study adopted Descriptive and Inferential Statistics, which include the adoption of frequencies, percentages, and correlations to test hypotheses formulated during the research inquiry. Descriptive statistics covers the analysis of the data in the form of frequencies, percentages, mean, and standard deviation. In contrast, inferential statistics covers the analysis of the set and tested objectives of the study, which is centered on the use of the regression test analysis method. The interviews collected through verbal means were interpreted through the use of the content method of data analysis.

RESULTS AND DISCUSSION

The below is centered on a test of the hypothesis established to test the significant relationship between indicative factors and youth involvement in internet fraud using regression inferential statistical analysis.

Table 1. Multi Variant Linear Regression Result showing the Relationship between the Indicative Factors of Youth Involvement and Internet Fraud

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | P-Value |
|-----------------------------------|-----------------------------|------------|---------------------------|--------|---------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 4.744 | .601 | | 7.895 | .000 |
| Low-income family background | -.225 | .102 | -.156 | -2.214 | .028 |
| Unemployment | .011 | .097 | .008 | .110 | .912 |
| In activeness in church or mosque | .279 | .092 | .210 | 3.018 | .003 |
| Pressure from girlfriend | .700 | .096 | .489 | 7.331 | .000 |

| | | | | | |
|---------------------------------------|------|------|------|------|------|
| Peer Influence | .061 | .119 | 0.34 | .510 | 0.05 |
| a. Dependent Variable: Internet Fraud | | | | | |
| <i>Source: Fieldwork Survey, 2024</i> | | | | | |

In order to examine the relationship between the indicative factors of youth involvement and internet fraud, a multi-variance linear regression using five factors, which include (I) people that get involved in internet fraud due to low-income family background, (ii) most youths that get involved in internet fraud have no jobs or business they are doing, (iii) people that get involved in internet fraud do not actively attend church or mosque, (iv) youths that get involved in internet fraud is as a result of pressures from their girlfriends, and (v) youths that get involved in internet fraud are influenced by their friends of the study instrument were treated as independent variable in the multi variance linear regression. Thus, the relationship between the indicative factors and youth involvement in internet fraud was established.

The table showed that the sign of the coefficients of most youths that get involved in internet fraud have no jobs or business they are doing, people that get involved in internet fraud do not actively attend church or mosque, youths that get involved in internet fraud are as a result of pressures from their girlfriends, and youths that get involved in internet fraud are influenced by their friends were positive and only most youths that get involved in internet fraud have no jobs or business they are doing was insignificant (Gustiani et al., 2023). The result shows that most youths who get involved in internet fraud have no jobs or business they are doing, people who get involved in internet fraud do not actively attend church or mosque, and youths that get involved in internet fraud as a result of pressures from their girlfriends are significant indicative factors on youth involvement in internet fraud. However, the result showed that the sign of the coefficient of people who get involved in internet fraud are from low-income family backgrounds was negative, implying that not everyone from a low-income family background gets involved in internet fraud and a person from a low-income family background is not an automatic determinant for youths to get involved in internet fraud.

Qualitative Analysis of the Indicators of Youth Involvement in Internet Fraud. The results of the key informant and the in-depth interview also reveal the indicative factors that young people in internet fraud.

One of the major reasons that lead to youth involvement in Internet fraud is the failure of the government to make jobs available; most people will not think about Internet fraud. The youths get involved in internet fraud, and due to the absence of jobs, they fall back into internet fraud. Even the graduates when they do not see any jobs available, they decide to settle for less. So they realize it is better, so they go back due to the absence of jobs. (IDI/Male Internet Fraudster/Ibara/Male/29yrs).

Another inmate submits his view on the indicative characteristics that propel youths to get involved in internet fraud as follows;

I have been involved in internet fraud for 9 years since 2015, and a friend influenced me. I agreed to join because the cost of living led me to get involved in internet fraud. The high cost of living continues to rise, and this is why I got involved in internet fraud. (IDI/Male Internet Fraudster/Obah/Male/27yrs).

One of the comments of a male participant at the correctional facility.

I was born and brought up in Kogi State and finished only primary school, but my dad could not send me to secondary school; my dad sent me to my aunt's house, and that was where I met a scammer. Unemployment and absence of work, in my opinion, leads

even graduates to get involved in internet fraud. Also, if there is no absence of well-paying jobs, there will be no need for us youths to get involved in fraudulent activities. **(IDI/Male Internet Fraudster/Sagamu/Male/25yrs).**

In an interview conducted with another male inmate on indicative factors of youth involvement, the submission is stated as follows;

*Well, for me, the absence of anyone (friends and family) to help pushed him to get involved in internet fraud; I faced some accusations in my secondary school that led me to lose the support from my uncle, with whom I was living due to the hardship my parents faced economically. When I stopped getting support from my uncle again, I started palm tree cutting in the village before I later traveled to the city of Ogun State in 2018 to learn to weld. Even after all this, if only I had someone to support and assist me, I would not have gotten involved in online fraud. **(IDI/Male Internet Fraudster/Ilaro/Male/24yrs).***

Another inmate was interviewed on the indicative factors that led him to commit internet fraud, which he stated;

*I am an economics student at the 400 level at Olabisi Onabanjo University. Well, I got involved in internet fraud because I wanted to get rich quickly. I was also involved so I could meet more popular people and celebrities, me being a music lover. My favorite artists are Davido and Burna Boy; the truth is that this kind of connection I cannot gain it without that luxurious lifestyle. **(IDI/Male Internet Fraud/Obah/Female/29).***

Examining the indicative factors that predispose youths to involvement in internet fraud in Ogun State's correctional facilities is based on the results of the study. The findings from the study show that several indicative factors predispose youths to be involved in internet fraud. These include peer influence, unemployment, poverty, the rich quick syndrome, ignorance, revenge, and not actively attending church or mosque. The result derived from the study complements that of Ogunmefun et al (2022), Ogunmefun and Oyeyemi, 2021, and Ogunmefun and Okuneye (2020). He listed the following as important factors that cause youth involvement in online crime: unemployment and poverty, peer pressure, the environment a person lives in, inadequate law enforcement, easy access to the internet, and ignorance of the repercussions of committing the crime. The findings of this study indicate that youths' involvement in internet fraud is caused majorly by unemployment and peer influence. The anomie theory and rational choice theories were adopted to further shed light on how societal pressure, such as unemployment, social inequality, and poverty, among others and individual choice, such as the thinking state of mind of an individual, influence their decision to engage in internet fraud or stay off from internet fraud. The study also concurs with those of Ogunmefun 2020; Azeez, 2024 Ogunmefun, Aborisade, and Atere, 2024 who stated in their study that the current economic difficulty faced in the country as a result of the rising unemployment and the youths are the most affected by this demise. They also stated in their study that youth unemployment in Nigeria remains disproportionately high, growing at a rate of 16 percent annually.

Furthermore, stated in their study is the fact that this youths affected by unemployment can be dangerous since some youths get involved in social vices such as internet fraud in order to meet their daily needs and rediscover themselves. It justifies the concept of strain theory, these internet fraudsters are innovators. Anomie/strain theory postulates that the innovators embrace societal acceptable goals but reject the legitimate means to ascertain those goals. This study's findings show that the youths adopt illegitimate means (internet fraud) to survive because the government failed to perform its duties.

CONCLUSION



In conclusion, a significant number of respondents agreed that government initiatives are effectively raising awareness about the dangers of youth involvement in internet fraud, the educational programs set up on cyber safety in schools adequately address the issue of youth involvement in internet fraud, and the available laws for internet are strong enough to discourage youths involvement. However, the study shows that the public awareness campaigns by the government are not reaching the target audience of youths most susceptible to internet fraud. Also, the study shows that the government is not taking sufficient legal action to deter and punish youths involved in internet fraud, that the law enforcement agencies are not adequately equipped and trained to investigate and prosecute cases of youth internet fraud, the government also fails to establish effective collaborations with social media platforms and tech companies to prevent youth involvement in internet fraud. In addition, the study shows that government programs fail to accurately address the root causes (e.g., economic hardship, unemployment, etc.) that might push youths toward internet fraud. It is on this ground that the following recommendations are stated.

- I) The government should establish a strong collaboration between agencies and community organizations to tackle youth internet fraud.
- II) The loophole identified should be collectively tackled by both the governmental public members and nongovernment organizations through the adoption of collective strategies for curbing youth involvement in internet fraud, a
- III) The family and guardian should completely rethink the collective socialization processes of the youths so that they will not deviate from their expected societal responsibility.
- IV) The youth should also purge themselves of wrong labeling and cultivate positive innovation toward skill development.
- V) Employment opportunities and vocational skill centers should be developed to encourage self-development
- VI) Training and retraining of inmates in custody towards positive behaviour
- VII) Aftercare service and empowerment programs should be developed and monitored to keep and integrate released offenders back into the systemic process of humanity

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