

The Dark Side of Connectivity: A Socio-Ethical Exploration of Internet Fraud and Nigerian Youth

Onyinyechi Priscilla Christian Wariboko¹

Friday Chimene Nwanyanwu²

Abstract

Internet fraud, popularly known as ‘yahoo-yahoo’ in the Nigerian parlance, reverberates across the Nigerian state and keeps gaining approval as somewhat permissible as days go by. Humongous media reports abound as well as other surreptitious or conspicuous activities of internet fraudsters in Nigeria. A great deal of Nigerian youths have embraced it and has jettisoned hard work, process, building from the scratch, integrity, compassion and pay little or no attention to education. This state of affairs has social and ethical implications for Nigeria as a state. With insights drawn from Robert Merton’s structural strain theory and Aristotle’s virtue ethics, this paper qualitatively examines the spate of indiscreet deals by criminally minded Nigerian youth and particularly mirrors its social and ethical implications. Data is gathered through interviews, observations and literal readings. Findings show that internet fraud, which is eating deep into the fabric of Nigeria has exacerbated the get-rich-quick syndrome, disrupted the smooth running of the nation and holds dire socio-ethical consequences for the future of the nation. This paper recommends that the government, family unit, as well as religious organizations must play salient roles in sensitizing, educating, guiding and sanctioning internet criminals for the good of society. This research contributes to existing knowledge by exploring the phenomenon of internet fraud in Nigeria through the lenses of sociology and ethics, yielding recommendations that stem from these disciplines to combat the problem.

Key Words: Internet Fraud, Nigerian Youths, Yahoo-Yahoo, Ethics, Sociological

-
1. Department of Religious and Cultural Studies, University of Port Harcourt; onyinyechi.wariboko@uniport.edu.ng
 2. Department of Religious and Cultural Studies, University of Port Harcourt; get2nwanyanwu@gmail.com

Introduction

In recent times, the spate of internet fraud involvement among Nigerian youths is quite lugubrious and unfortunate. High unemployment rate, poverty, get-rich-quick syndrome among the youths, bad governance, among others have been said to be causative factors. Currently, many Nigerian youths are engaged in internet fraud also known as cybercrime, popularly known as ‘yahoo-yahoo’ in Nigerian parlance as a source of economic security (Afolabi & Lawanson, 2020; Okunloye, 2023). The walk through education, skill acquisition, hard work and gradual process now appears to be jettisoned and replaced with fraud which is considered a quick fix or detour from what they consider a long and unnecessary walk to economic security. This phenomenon poses a negative image on the identity and personality of Nigerians all over the world. As many of such frauds in the global scale are traced to Nigeria, Nigerians are increasingly faced with stereotypes. Even though fraud has been in existence from antiquity, the ubiquity of the internet and smart devices in modern times has brought about the resurgence of fraud at an entirely new level and medium. This has become a challenge in Nigeria and indeed, many parts of the world (Okunloye, 2023).

Today, the availability of sophisticated internet facilities, due to science and technological innovations have become an avenue through which serious crimes and many other unethical practices are being perpetrated in contemporary Nigerian society (Adisa, 2023). As such, some Nigerian youths have taken advantage of this modern development to participate in the nefarious act against a great deal of unsuspecting internet users who have fallen prey to their machinations. For Afolabi & Lawanson (2020), modern developments in financial and banking technologies such as online banking and integrated payment systems are the major areas where internet fraudsters unleash their mayhem in contemporary times.

Despite the many attempts made by the government towards mitigating this phenomenon, Nigerian youths have continued to devise different novel strategies of engaging in different forms of internet fraud (Omodunbi, et al, 2016). It is alleged that these youths have reached the extent of using diabolical means, such as rituals, human sacrifice, charms and amulets to manipulate their victims. Young cyber criminals are found in various metropolitan cities in Nigeria, institutions of higher learning and even rural areas. This cankerworm that has eaten deep into the bone marrow of Nigerian youth undermines hard work, dignity of labor and vilifies the Nigerian moral value to a very great extent. As such, it has assumed a front burner issue on the internet and national dailies, attracting the attention/intervention of well-meaning Nigerians, the government, researchers, religious bodies, ethicists, sociologists, the international community, and civil society organizations.

Thus, this paper examines the reality of internet fraud among Nigerian youths from a socio-ethical perspective. The essay sources qualitative primary and secondary data through interviews, observations and literal readings and analyzes same qualitatively. Structural strain theory as propounded by Robert Merton and virtue ethics theory as espoused by Aristotle form the theoretical foundation of this study. The rest of this paper will take the following

structure - theoretical framework; x-ray of internet fraud; Nigerian youths and internet fraud; religious perspective to internet fraud in Nigeria; gender perspective to internet fraud in Nigeria; the brunt, the brunt bearer; sociological reflection; ethical considerations; demobilizing internet fraudsters in Nigeria and then conclusions.

Theoretical Framework

Structural strain and crime theory

Robert Merton's (1938) structural strain and crime theory is the first theoretical foundation of this study. Merton propounded the first major strain theory in criminology (Jang & Agnew, 2015). Merton's theory on structural strain and crime posits that crimes are committed owing to the lacuna present between the socio-cultural mandates of individuals who are attaining success and the means of achieving such success. For Merton, there are several ways to cope with the strain experienced in the society because of bottlenecks in the way the society is structured. One of such ways is involvement in crime. According to Merton, as a result of the strain in the structure of the society, individuals may attempt to achieve monetary success through illegitimate channels, such as theft, drug selling or prostitution. He posits that they may strike out at others in their frustration and engage in drug use in order to reduce their frustration. More so, they may reject the goal of monetary success and focus on the achievement of other goals which involve crime. Merton however notes that most strained individuals live with their strain rather than cope through crime, and he went on to describe factors that influence the likelihood of coping through crime, such as the extent to which individuals are socialized to condemn crime. The structural strain becomes obvious or a reality when the entire system or support structure fails to proffer solution to illegalities and abnormal behaviors, but allows such conducts as a means to an end. Nevertheless, shortfalls of structural strain and crime theory include its focus on the middle and lower classes of society and basically deal with individual form of responses instead of group activity which crime involves. This shortfall creates room for discrimination in making sense of deviant behavior. Based on this weakness, virtue ethical theory is employed to support Merton's theory.

Virtue ethic

The virtue ethical theory on the other spectrum, was propounded by Aristotle who was one of the earliest writers to ground morality in human nature. His ethical theory focuses on the concept of virtue. The word 'virtue' originally came from the Latin *vir* and referred to strength or manliness. In Aristotle's Greek, the term for virtue was *arête*, a word that can also be translated as "excellence" (Aristotle, as cited in Mackinnon & Fiala, 2018). This theory is concerned with those traits of character, habits, tenderness and dispositions that make human beings good. For Aristotle, there are two basic types of virtue (or excellence) – intellectual virtue and moral virtue. Intellectual virtue entails excellence of mind, like the ability to understand, reason, and judge properly. Moral virtue, on the other hand, positions people to

behave well as good human beings. These virtues are acquired through repetition or practice. He goes further to state that for instance, when one practices courage or honesty, one becomes more courageous or honest.

Furthermore, Aristotle espouses that moral virtue entails a mean between the vices of deficiency and excess, a form of moderation, a midpoint between two extremes. This theory provides practical precepts in dealing with moral issues such as internet fraud, as it gives some universal guidance for appropriate behavior based on character and virtue. In Nigeria today, the underlying reality is worrisome as some young people have taken to negative choice of survival such as engaging in internet fraud, thereby negating ideal virtues such as honesty and good life for the common good of humankind.

Internet Fraud

Internet fraud has become one of the major challenges of a world that is replete with huge advancement in science and technology. This is the situation in contemporary society where individuals massively depend on smart computers and information technology to accomplish almost every task. Internet fraud is defined as “any type of fraud that is committed through the aid of the internet” (Egbe et al., 2013:296). Egbe further argues *inter alia*, that the use of internet has made it possible for fraud to be perpetrated from anywhere on the planet. As such, distance is no longer an impediment and it has become easy to employ deception, spamming, e-mails and so on, to defraud unsuspecting victims. Egbe (2013) however identified five basic forms of internet fraud which include: auction and retail schemes online, business opportunity or work-at-home schemes online, identity theft fraud, investment schemes online, and credit card schemes. Actually, internet fraud covers a vast array of online crimes, beyond a single definition. Siegel & Worrall (2018) note that internet fraud is a deliberate manipulation of securities in the marketplace for profit. It entails the use of deception and false information to intrude into people’s private businesses for the purpose of acquiring wealth and other benefits.

Furthermore, describing an array of online economic fraud patterns, Siegel & Worrall (2018) mention ‘market manipulation.’ This explains the manipulation of stock prices on the internet market by an entity or person who changes the natural flow of demand and supply. They note that this crime is divided into two categories: “cyber smear” and “pump and dump”. While ‘cyber smear’ is manipulated to downplay the real price of stock in the market, ‘pump and dump’ involves an artificial inflation of actual price of stock in online descriptions. Both categories include the placement of falsified data on the internet with the aim of gaining money by manipulating stakeholders’ actions (Ushmani, 2019).

Again, Siegel & Worrall (2018) posit that one of the ways to defraud people on the internet is through fraudulent offerings of securities. This has to do with a construction of websites/portals that are particularly designed to sell securities fraudulently. The creators of such websites promote their product through unrealistically high profits the stakeholders would

receive. The product is actually non-existent, so investments go directly into the criminal's account. In some of such schemes, earlier investors receive some returns taken from the subsequent contributor's expenditure. This system usually collapses at some point when the later investors receive no returns. The illegal touting, on the other hand, is a placement of false information online about an already existing company. In such schemes, the perpetrators promote an enterprise's product under a payment from this business. The illegal part of this activity concerns their failure to disclose to the customers that their securities, recommendations are pre-paid (Siegel & Worrall, 2018).

Internet scam aims to defraud victims (Chen et al., 2017), with scammers applying different methods to steal victims' private information and trick them into making financial payments. According to Yazdanifard et al., (2011), one of the best known types of internet scam is purchase fraud, a situation whereby scammers gain access to an internet user's credit card information and PIN numbers which they use to withdraw money from the victim's financial account.

The Federal Bureau of Intelligence's (FBI) Internet Crime Complaint Center (IC3) recently reported figures that show internet-enabled theft fraud, and exploitation being responsible for \$2.7 billion in financial losses in 2018 (FBI, 2018). The annual internet crime report shows that IC3 received 351,936 internet fraud complaints in 2021, nearly 1000 per day. According to FBI, personal data breach is the most frequently reported. The most financially costly were business email compromise, romance or confidence fraud, and investment scams. Internet-based fraud was the fastest growing crime in the UK in 2015-2016 with 3.25 million victims each year and annual combined loss of £3.6 billion (Button et al., 2016). Estimates indicate 4.7 million incidents of fraud and computer misuse were experienced by adults aged 16 and over in England and Wales for the Survey year ending September 2017 (ONS, 2017). Moreover, Button & Cross (2017:23) gave a synopsis on the rising role of technology in perpetuating these crimes and it was estimated globally that there are 29 billion spam e-mails daily and that the email virus rate is 1 in 196 and phishing emails are 1 in 392. Norris et al. (2019) therefore submit that the on-going permeation and reliance on technology in the daily activities of human beings are likely to see this trend increase in the short-to-medium term until suitable strategies to stay secure online are developed.

Nigerian youths and internet fraud

The internet fraud sub-culture has become popular in Nigeria. Merton's structural strain and crime theory explains its prevalence in the nation. It is a crime committed by some youths who have not been sufficiently socialized to condemn crime, as a coping mechanism of structural strain in the society. It has permeated the Nigerian society with youths as heavy champions. Unfortunately, a good number of these youths who engage in internet fraud are unemployed despite the fact that many of them have acquired requisite educational qualifications for employment. Faced with frustrating economic quagmire, and the urge to survive, many of

these youths subscribe to internet fraud as a means of economic security (Okunloye, 2023). These youths, especially undergraduates or young graduates take advantage of the modern advancement in technology such as the internet to defraud people on the web (Adeniran, 2008; Tade & Aliyu, 2011). Practically, in order to actively participate and succeed in this act, adequate knowledge and intelligence on internet facilities are paramount, although educational qualification is not a prerequisite. However, most youths who carry out this act are computer literates with good knowledge of smart technologies and its dynamics. Sometimes, fraudsters cash in on the high unemployment rate in Nigeria to indulge in fraudulent activities on the internet by placing advert in dailies for people to pay to get jobs that do not exist (Tade & Aliyu, 2011).

Be that as it may, the current engagement of Nigerian youths in internet fraud is appalling, disgusting, an eyesore, anathema and an affront to the nation (Osuntuyi, Aluko, & Ireymi, 2021). In Lagos, a state in the south western part of Nigeria, it is purported that there are about five million scammers with a high success rate (Ezea, 2017). Some of these young internet scammers become rich overnight without requisite labour. They own expensive cars, houses, jewelry and many other ostentatious property. As such, they become subjects of admiration by their peers because of the money they make through fraud. Hence, they easily initiate their peers into fraud. Such internet fraudsters who are usually referred to as yahoo boys or girls in Nigerian parlance therefore become role models for the youth as other youngsters admire their lifestyle and desire to be like them. This is particularly true on campuses in Nigeria. As a result, get-rich-quick syndrome, greed and the quest to make money at all costs appear to have taken the center stage among many young people in the country (Tade & Aliyu, 2011; Afolabi & Lawanson, 2020; Opejobi, 2023). Here, fraud is glamourized at the detriment of virtue as espoused by Aristotle in his virtue ethics.

More so, B. O. Onwukwe (personal communication, March 25, 2022) claims that in Nigeria, internet fraud is arranged in accordance with areas of specialization, depending on the desired goal of the fraudsters. The highest specialization is what is generally known as 'yahoo plus', 'oracle plus' or 'yahoo extra'. For him, this novel trend is the latest among Nigerian youths and an elevated form of the traditional modes of internet fraud. This specialization allegedly involves myriad degrees of diabolic practices such as wearing of ring charms in the finger and use of concocted substance. This substance is licked or drunk prior to any form of communication with their targeted victim via text messages, phone calls or emails, in order to manipulate and compel them to do their bidding without rationalization. Furthermore, Onwukwe claims that they indulge in rituals with the use of human organs, particularly (females) which are harvested and taken to their sorcerers and magicians in order to produce powerful charms to accomplish their mission. Akintola (2017) shares Onwukwe's views.

These boys also engage in some other spiritual activities like bathing at night in the river and sleeping in a cemetery in order to drive home their demands. Thus, as soon as these

activities are completed, their ‘clients’ would transfer huge amount of money in congruence to their demands from any part of the globe. They have recently altered house rents with their reckless spending in major cities in Nigeria, as they opt to pay higher than the normal rent in their places of residence, thereby increasing inflation on accommodation against the financial capacity of the common person. (B. O. Onwukwe, personal communication, March 25, 2022). There are many ways or mediums with which internet fraud or “yahoo-yahoo” is perpetrated in Nigeria. Some of these methods are as follows:

The next of kin/beneficiary of a will scam: This is one of the oldest methods that are used by internet fraudsters, popularly known as yahoo boys and girls in defrauding their victims. This works by sending fake e-mails to victims (called *mugu*, a derogatory name for people who foolishly fall for a scam). They employ all manner of techniques to lie as business or company managers, banker of a dead person who knows the secret of the person as well as where the money of the deceased is kept. In this case, the victim is required to work as the next of kin of the dead person. In other words, in this method of scamming, fraudsters send fake messages through different social media platforms, claiming that the receiver is one of the beneficiaries of a big capital or even a huge property, company or establishment which was perhaps abandoned by a dead relative of their victims (Omodunbi et al., 2016, p. 39). As soon as the victim complies with assurance from the fraudsters, they will devise convincing means of getting money from their victims. The dilly-dallying continues until the victim is heavily defrauded or finds out that he or she has been defrauded (Ogunjobi, 2020).

The phishing e-mail scams: This is another means by which internet fraudsters defraud people. This is based on communications made through e-mails or on social networks. In many cases, ‘yahoo boys’ would send users messages or e-mails by trying to trick them into providing valuable and sensitive data for them, which ranges from login credentials such as bank account numbers or transaction pins, social network codes or pins, work account and cloud storage that can be valuable for them. Consequently, these emails are designed to appear as though they originate from trusted sources, such as banks, reputable companies, or social media platforms, in order to deceive users. Phishing involves stealing personal information from unsuspecting users and it is also an act of fraud against the authentic authorized business and financial institutions that are victimized (Wada & Odulaja, 2014).

The lottery scam: This form of internet fraud in Nigeria works as an email or a text message informing the victim that he won a huge amount of money on lottery and in order to claim such money, the victim will be required to pay some meager amount of money. As soon as payment is made, the scammer disappears. This type of fraud is popular among gamblers in various gambling outlets in Nigeria.

Dating (sweetheart swindling)/romance scheme: This form of internet fraud operates via the social media. It works with the use of fake identity to establish a romantic relationship

by pretending to be a foreigner. To complete this act, yahoo boys upload the profile picture of a foreigner and start making friends on the social media. As soon as they convince their victims to the level of full trust, they start demanding money and other valuables that are important to them, which grows and develops with time until they rip off their victim (Ogunjobi, 2020). In other words, the fraudsters establish a fake fiduciary romantic relationship for the purpose of defrauding their victims (Oloworekende, 2019).

The Facebook impersonation scam (hijacked profile scam): Some fraudsters carry out their nefarious act on Facebook using a pseudo identity. Facebook scam is also done with the use of sophisticated software to hack into the Facebook account of different users in order to gain access to friends and family of their victims. In this case, scammers target old Facebook accounts with which to scam people. They use old accounts as a decoy to claim that they have been into a particular ‘online business’ for a long period of time so as to easily convince their victims.

There are many other means with which Nigerian youths defraud their victims online such as make money fast scams (economic schemes), travel scams, bitcoin or crypto currency scams, fake news scam, fake shopping websites, loyalty points, SMS scam, overpayment online scam, tech support online scams, fake antivirus software scam, hitman scam, bank loan or credit card scam, greeting card scam, shaming of identity, website prank, silhouetted profile, high-tech disaster fraud, etcetera (Suleiman, 2019; LaMarco, 2019). Again, some fraudsters deceive people of goodwill by posing as someone who is disabled or critically ill and therefore in need of urgent financial aid.

Religion and internet fraud in Nigeria

The Christian and Islamic religions abhor all kinds of fraud. The Christian and Islamic religions’ stance on fraud is evident in their pedagogy as contained in their sacred scriptures (The Holy Bible and Holy Qur’an). In Christianity, there are many passages in both the New and Old Testaments where fraud is condemned. A good example of that is encapsulated in (Proverbs 20:17), which says that food gained by fraud is sweet to a man, but later his mouth is full of gravel. *Ipsa facto*, the above Bible verse underscores the negative consequences of fraud against one who participates in it. There are many other Bible passages that condemn fraud in its entirety. These include: 1 Tim. 6:9-10; Prov. 10:2-3; Prov. 16:8; Micah 2:1-3, to mention but a few.

On January 27, 2022, the founder of Salvation Ministries, Pastor David Ibiyeomie was aired cursing internet fraudsters popularly known as yahoo boys in Nigeria, during the fourth day of an annual retreat in his church tagged; Glory Reign (Tobin, 2022). The Clergy frowned at yahoo boys and described their enterprise as a demonic and satanic way of making money as well as a sin which leads people to early grave. Ibiyeomie’s action corresponds with the above views and passages of the Christian scripture where fraud is criticized and condemned in strong terms.

Furthermore, in Islam, there are many passages in the Holy Qur'an where fraud is vehemently condemned. For instance, in the story of Prophet Shu'ayb in (Qur'an 26:181-183) it is stated: "give just measure, and cause no loss (to others by fraud). And weigh with scales true and upright. And withhold not things justly due to men, nor do evil in the land, working mischief." Again, in chapter 83 of the Qur'an, there are over 36 verses that addressed the issue of fraud and its grave consequences.

In contrast, it was gathered that in Nigeria, charms and amulets that are used by internet fraudsters are provided by some unscrupulous priests of African Traditional Religion or even Christian 'Pastors' or Muslim 'Imams'. Fraudsters use charms to hypnotize and stimulate hallucinations in their victims so that they can give in to the scam. This is not to say that religions and all they represent in their entirety uphold fraud. However, C. I. Amadi (personal communication, March 10, 2022) opines that some Celestial Churches also provide certain substances to internet fraudsters to ease the process of scamming their victims, such as anointing oil, holy water, necklaces at an exorbitant fee or agreement on sharing formula when they succeed in the scam.

Therefore, whereas fraud is inconsistent with the doctrinal tenets of Christianity, Islam and African traditional religion, whereas these religions discourage and abhor all kinds of fraud including internet fraud and other corrupt ways of amassing wealth, some unscrupulous elements who claim to represent these religions throw virtue into the wind, clandestinely support and even provide help to the fraudsters.

Gender perspective to internet fraud in Nigeria

In Nigeria, youths who practise internet fraud are preponderantly males who are school dropouts, misdirected undergraduates, as well as unemployed graduates. This view is corroborated by Jegede et al., (2016) who stated that gender composition in cyber fraud participation revealed that 52.0 percent were males while 46.4 percent were females. Generally, male crime rate exceeds that of female universally, in all nations, in all communities, among all ages, groups, and in all periods of history for which statistics are available (Hagan, 2013, p. 64). Female undergraduates who are involved in internet fraud in Nigeria are usually influenced by their boyfriends, associates, or peer pressure and financial need or avarice is mostly the motivation. Female undergraduates devise different means of defrauding their victims, such as advertising fictitious goods on social media (Facebook, Twitter, WhatsApp and Instagram) platforms, engaging in fake online dating, relying on female charms and wits to attract victims, and requesting financial assistance from anonymous donors on the internet, to treat non-existing terminal illness (Ogunleye et al., 2019). Some women combine prostitution and internet fraud. They could drug their victims, hack their phones or take the details of their credit cards and make away with their treasures. More so, it is alleged that some yahoo girls in Nigeria pretend to be in an online romantic relationship with a man and then plan to meet up with him physically where they drug the man, harvest vital organs from him and sell them for ritual purposes. This however remains at the level of speculation until proven to be true.

Similarly, men, on the other hand, are motivated by the lure of easy wealth, greed, laziness or strain owing to inability to meet genuine needs. Some male youths are pressured by their girlfriends who demand expensive cars, phones, hair and other ostentatious properties, in line with latest trends in town. Thus, the need to provide material things, financial security, gain prestige, become famous and make wealth in the society necessitate the involvement of many young men in fraudulent activities on the internet. In Warri, Delta State – Nigeria for instance, the story made the round that a particular woman sold her treasured belongings in order to pay a yahoo boy to teach her son the dynamics of internet fraud so that he could assist the family. This shows that some Nigerian youths are into internet fraud as a result of pressure emanating from their parents/family. Such parents/family lack Aristotle’s intellectual, as well as moral virtues.

The brunt, the brunt bearer: A sociological reflection

The sociological ills of internet fraud and its trajectories as seen in contemporary Nigerian society cannot be overemphasized. Today, there is hardly any community in Nigeria where these internet fraudsters are not found and their negative effects felt. Internet fraud has adversely affected the Nigerian value system. Apparently, a great deal of young people and even middle aged people in Nigeria now opt for fraudulently gotten wealth and jettison hard work, dignity of labor, as well as perseverance which are worthwhile qualities and societal values. Some who sailed through the ladder of fraud to wealth and fame are given undue recognition by the society. This phenomenon deals a terrible blow to the morals and values of the Nigerian society. Sadly, some unscrupulous parents exacerbate this repugnant trend by looking up to their teenage children for financial support to the family or even deriding them for not making money like internet fraudsters in their neighbourhood. Hence, in contemporary Nigeria, young Nigerians celebrate rich people irrespective of how their wealth was gotten. Rich people who got their wealth through fraudulent means become their role models. Unfortunately, a lot of people with ‘get-rich-quick’ mentality seem to fully embrace internet fraud as a viable option to stay afloat in a recessed economy, not minding, or rather realizing the miserable future their boom (actually doom) portends for the nation as a whole.

According to Osuntuyi et al., (2021), just like any other crime in the society, internet fraud can affect individuals, businesses and the nation at large. With regards to humans in the society, any person who falls prey to internet fraudsters may suffer health issues such as heart attack, emotional trauma, depression, or even suicide, owing to financial loss. As such, the victim develops a feeling of mistrust towards individuals. More so, the value of human life is at stake because of ritual killings committed by some yahoo boys (Umukoro, 2019). Also, some desperate fraudsters go as far as seeking spiritual powers with which to cast spell on their victims to succumb to their demands. This could involve sacrificing of human life, sensitive body parts, or other bizarre acts. Internet fraudsters are understudied by teen/young mentees, to whose young minds, they sell the ideation that ‘schooling is scam’. This has made teens

either to go to school perfunctorily to please their parents or drop out from school entirely to chase after money. For them, education does not fetch money and should be trivialized. If this phenomenon continues unabated, internet fraud perpetrated in Nigeria and elsewhere by Nigerians will spell inertia in productivity, economic lacuna, increase in vices and juvenile delinquencies in the country, and so on. Furthermore, there is also suspicion and accusation in the society as anyone who gets rich is suspected to be a fraudster or accused of fraud. Indulgence in internet fraud by Nigerian youths has heightened negative stereotyping of Nigerians all over the world as security forces continue to trace a substantial number of internet fraudsters to Nigeria and Nigerians. A great deal of Nigerians who travel abroad for instance, often face much disdain, owing to their nationality. Nigeria's image has been dented with the scourge of the internet fraud phenomenon (Osuntuyi et al., 2021). N. S. Nweke (personal communication, March 5, 2022) corroborates Osuntuyi's submission.

The negative consequences of internet fraud are suffered by the Nigerian society, family, youths and government. It also has serious effects on young women who are usually targets of internet fraudsters for ritual purposes. The government's ineptitude in ameliorating the ugly situations that necessitate and sustain this despicable trend is disheartening. Obviously, the reality of internet fraud in Nigeria corresponds with the postulate of the structural strain and crime theory. Structurally, Nigeria is faulty and the strain people experience has led to crimes (internet fraud). This is not in any way an excuse for crime. However, it sure explains the remote causal factors for the thriving of internet fraud in Nigeria.

The structural strain and crime theory is of great import here as some indigent people who are in support of this immoral business do so due to unemployment, disillusionment, frustration, dejection and lack of social amenities in the society. The government has performed far below expectation in providing good governance, humanitarian and social welfare, enabling environment for businesses to thrive, and so on. Today, the result is disgruntled young men and women who are available tools for violence, internet fraud, and young people who litter the streets and abuse drugs to stay sane, yet lose their sanity as a result, cases of diabolical ritual misadventures, among others.

Ethical considerations

In order to establish the rightness or wrongness of an action, ethics considers whether the act proceeds from the intellect and consented to by the will as in voluntary actions (human act) and involuntary act of humans for which they cannot be held liable or responsible (act of human). This is because the will presupposes the rational appetency in man. In this sense, individuals are expected to make right choices deliberately in order to guide their conducts.

The predominant use of the internet and computers in the contemporary world has generated different kinds of crime. Sadly, the reality of internet fraud in Nigeria and its concomitant dangers constitute an impediment to the scrupulous use of internet and information technology in the country. Fraud and its trajectories denote deception and stealing which are frowned at

in every known human society. The *modus operandi* of online scammers constitutes a dubious way of economic security, remains inconsistent within the purview of both philosophical and religious ethics and therefore frowned at. For all intents and purposes, every form of indiscretion in the use of the internet is not only illegal but also unethical and unacceptable (Van Camp et al., 2015).

Internet fraud has destroyed the Nigerian value system, due to the get-rich-quick syndrome among Nigerian youths. Huge amount of capital is lost to internet fraud on a daily basis. Internet fraud does not only have detrimental impacts on the government and individuals, but is also contrary to human conscience, divine law and virtue ethics. Swindling people through the instrumentality of the internet does not depict good character, honesty and courage as espoused by Aristotle in his virtue ethical theory. Moral virtue makes humans do the right things to bring about the highest human good - *eudaimonia*. Therefore, internet fraud in Nigeria and its nuances negate the precepts of virtue ethical theory as it affects the happiness and total wellbeing of victims as well as the wellbeing of the Nigerian nation, her economy, her future generation, her values, morality and so on.

De-escalating internet fraud in Nigeria

The astronomical advancement of internet fraud in Nigeria cannot be underemphasized. This nefarious act which is championed by the rapid force of globalization in the twenty first century continues to gain serious momentum, not only in Nigeria, but also in other parts of Africa and the globe. This situation is indeed detrimental to the health and wellbeing of the country.

As such, the government should make deliberate efforts to first, eliminate obvious strains in the structure of the Nigerian society and meaningfully engage the youths who are involved in or give a nod to internet fraud. Youth empowerment via provision of quality and uninterrupted education, employment opportunities, skill acquisition and so on will go a long way in ameliorating this problem. More so, the government should set up a ministry that would be saddled with the responsibility of catering for the welfare of youths in the country. On the other hand, communities in Nigeria should cease to celebrate dubious individuals whose source of wealth or income are not clear or well known. As such, individuals with questionable character should not be celebrated through the conferment of chieftaincy titles and other social positions in the society.

Again, since the family is the smallest unit of the society, the family should take primary responsibility in teaching and upholding societal morals and ethics in their young members. In addition, Aristotle's intellectual virtue demands that parents should question the source of wealth of their children before eulogizing them and making financial demands from them. They should encourage their children to be hardworking and lead honest and virtuous lives.

Furthermore, religious organizations should continue to uphold, champion and amplify the principles of dignity of labor, hard work, honesty and condemn crime in whatever guise it is presented. Youths should be reminded of the import of peace of mind in life as only wealth

acquired through hard work brings peace of mind. The consequences of going diabolic or soiling one's hand in blood, in order to succeed in internet fraud should also be trumpeted in religious gatherings. These consequences include: premature death, depression, insanity, and so on. Therefore, fraudsters should be sensitized to jettison the lure for premature wealth that would jeopardize their future and the future of their nation.

Finally, high-tech espionage and laws should be put in place to effortlessly identify and expeditiously prosecute internet fraudsters in the country. Also, social media platforms should be properly regulated by their owners, to avoid abusing them as ready platforms for scamming unsuspecting users.

Conclusion

A socio-ethical exploration of the dark side of connectivity with respect to the Nigerian youths and internet fraud shows that the advancement in information technology and other online services (which is not negative in itself), as well as harsh economic realities in Nigeria has led to an exponential increase in the use of the internet for wrong purposes such as, internet and other cyber related crimes. The prevalence of internet fraud in Nigeria has placed the country on a delicate tripod stand waiting to crash if nothing is urgently done to nip this ugly trend in the bud. Internet fraud is a menace that should be eliminated for the progress and development of the Nigerian nation. Religion frowns against fraud of any kind. Be that as it may, in Nigeria, religion has been accused as complicit to internet fraud by empowering and supporting perpetrators of fraud on the internet with charms and spiritual powers and/or for being somewhat quiet about it. The Nigerian society remains the main bearer of the brunt of internet fraud in the country.

The structural strain and crime theory explains the prevalence of this phenomenon in contemporary Nigeria where the structure is not just right and the people are frustrated and resort to crime. This attitude however, negates virtue ethics that espouses the import of ethical virtues above all else and against all odds. It follows therefore that for Nigeria to be salvaged from this situation that has obnoxious effects on the reputation of her citizens, international partnership and cooperation, the country's economy, future, productivity, ethos, values and norms, all hands must be on deck to kick out this monster from the country. Security agencies, the government, the family and the society have to play their unique roles to stamp out internet fraud and restore the virtues of hard work, honesty and contentment among Nigerian youths so as to help the country regain international reputation and promote national economy so that posterity can be secured and for the purpose of national sustainability.

References

- Adeniran, A.I. (2008). The Internet and Emergence of Yahooboys sub-Culture in Nigeria. *International Journal of Cybercriminology*, 2(2), 368 – 381. <https://www.cybercrimejournal.co/pdf/adebusuyijccdec2008.pdf>
- Adisa, M. (2023, October 6). Legal Challenges in the Digital Age: Cybercrimes and Internet Regulations in Nigeria. *The Trusted Advisors*. <https://trustedadvisorslaw.com/legal-challenges-in-the-digital-age-cybercrimes-and-internet-regulations-in-nigeria/?utm-source=mondaq&utmmedium=syndication&utm-content=articleoriginal&utm-campaign=article>
- Afolabi, M. & Lawanson, J. (2020). Chasing the Nigerian dream: The proliferation of cyber fraud among Nigerian youths and its effects on Nigeria's global image. *International Journal of Intellectual Discourse (IJID)* 3(2), 409-421.
- Akintola, L. (2017, September 30). Yahoo plus: Scamming with a diabolical twist. *Independent*. <https://independent.ng/yahoo-plus-scaming-with-a-diabolical-twist/>
- Buchanan, T. & Whitty, M.T. (2014). The online dating romance scam: Causes and consequences of victimhood. *Psychology, Crimes Law* 20(3), 261-283.
- Button M., Lewis, C., & Tapley, J. (2016). *Fraud typologies and victims of fraud*.
- Button, M. & Cross, C. (2017). Technology and fraud. The fraudogenic consequences of the internet revolution. In M. Mchuire and T. Holt (Eds.). *The Routledge handbook: Technology, crime and justice*. pp. 1-5.
- Chen, H., Christopher E. B. & Traci H. (2017). Securing online privacy: An empirical test on internet scam victimization, online privacy concerns and privacy protection behaviours. *Computers in Human Behavior*. pp. 291-302.
- Egbe, E.I., Ojewumi, A.K., & Olasupo, M.O. (2013). Influence of self-esteem and self-monitoring on attitudes toward internet fraud among undergraduate students of Obafemi Awolowo University, Ile-Ife. *An International Multidisciplinary Journal, Ethiopia* 7(2), 294-305.
- Ezea, S. (2017, January 28). Prevalence of internet fraud among Nigeria youths. *The Guardian*. <https://Guardian.ng/Saturday-magazin/prevalence-of-internet-fraud-among-nigerianyouths/>
- Hagan, F.E. (Ed.). (2013). *Introduction to criminology: Theories, methods and criminal behaviours*. 8th edition. California: Sage Publication, Inc.
- Jang, S.J. & Agnew, R. (2015). Strain theories and crime. In J.D. Wright (Ed.). *International Encyclopedia of the Social & Behavioral Sciences*, 2nd ed, Vol. 23. Oxford: Elsevier. pp. 495-500.
- Jegede, A.E., Oluwadamilola A.E., Ibunkunoluwa, O.E. & Roberts, B.O. (2016). Gendered alternative to cyber fraud participation: An assessment of technological driven crime in Lagos State, Nigeria. *Gender & Behaviour* 14(3), 7672-7692.

- LaMarco, N. (2019). *Types of internet fraud and how they work*. London: National Fraud Authority. <https://smallbusiness.chron.com/types-internet-fraud-work61078.html>.
- Mackinnon, B. & Fiala, A. (2018). *Ethics, theory and contemporary issues*, 9th edition. USA: Cengage Learning. New York: Routledge.
- Norris, G., Brookes A. & Dowell D. (2019). The psychology of internet fraud victimization: A systematic review. *Journal of Police and Criminal Psychology*, 1-15.
- Office for National Statistics (2018). *Overview of fraud and computer misuse statistics for England and Wales*.
- Ogunjobi, O. (2020). *The impact of cybercrime on Nigerian youths*. Department of Computing and informatics Bournemouth University Poole, United Kingdom.
- Ogunleye, Y.O., Ojedokun A.U. & Aderinto A.A. (2019). Pathways and motivations for cyber fraud involvement among female undergraduates of selected Universities in south-west Nigeria. *International Journal of Cyber Criminology* 13(2), 309-325. DOI:10.5281/zenodo.3702333
- Okunloye, A. (2023, June 27). Internet fraud: A menace amidst Nigerian youth. Ask Nigeria News. <https://asknigeria.com/internet-fraud-a-menace-amidst-nigeria-youth/>
- Oloworekende, A. (2019). *No more insufficient fund: Yahoo yahoo and cyber-crime's ecosystem*. <https://republic.com.ng/august-september-2019/yahoo-yahoo-naija/>
- Omodunbi B.A, Odiase P.O., Olaniyan O.M. & Esan A.O. (2016). Cybercrimes in Nigeria: Analysis detection and prevention. *FUOYE Journal of Engineering and Technology* 1(1),
- Opejobi, S. (2023, November 9). Yahoo Yahoo: Concerns as Nigerian higher institutions witness surge in internet scams among students. *Daily Post*. <https://dailypost.ng/2023/11/09/yahoo-yahoo-concerns-as-nigerian-higher-institutions-witness-surge-in-internet-scams-among-students/>
- Osuntuyi, P.M., Aluko, P.O. & Ireymi, A.O. (2021). Youths and cyber insecurity in Nigeria: The role of religion in mitigating against the yahoo-yahoo phenomenon. *Rwanda Journal of Social Sciences, Humanities and Business* 2(1), 50-80.
- Siegel, L. & Worrall, J. (2018). *Essentials of criminal justice*. USA: Cengage learning.
- Suileman, A.O. (2019). The impulse upsurge of yahoo-yahoo in the 21st century in Nigeria: Islamic perspective. *African Journal of Criminology and Justice Studies: AJCJS*, 12(1), 91-104.
- Tade, O. & Aliyu, I. (2011). Social organization of internet fraud among University undergraduates in Nigeria. *International Journal of Cyber Criminology* 5(2), 860-875.
- The Holy Bible (Amplified Version)
- The Holy Qur'an (English Version). UK Springer.

- Tobin, R. (2022, February 7). ‘Yahoo yahoo’ and Ibiyeomie’s truth to power. *The Cable*. <https://www.thecable.ng/yahoo-yahoo-and-ibiyecomies-truth-to-power>.
- Umukoro, E. (November 07, 2019). Ritual does not give us money: Yahooplus boys confess. *Guardian Newspaper*. USA: Elsevier Ltd.
- Ushmani, A. (2019). Internet fraud analysis. *International Journal of Computer Science Trends and Technology (IJCST)* 7(1), 1-4 <https://www.researchgate.net/publication/331481708>
- Van Camp, J.C., Olen, J. & Barry, V. (2015) *Applying ethics: A text with readings*. 11th edition. USA: Cengage Learning.
- Wada, F. & Odulaja, G.O. (2014) Electronic banking and cybercrime in Nigeria: A theoretical policy perspective on causation. *African Journal of Comp & ICT*, 4(3), 1-2.
- Yazdanifard, R., Wanyusoff, W. F., Behora A.C., & Sade, A. B. (2011). Electronic banking fraud: The need to enhance security and customer trust in online banking. *Advances in Information Sciences & Services* 3(10), 505-509.