



Influence of Quest for Materialism on Rate of ... Ekinoyomwando, O. F. (2026)

Influence of Quest for Materialism on Rate of Cyber-Crime Behaviour among University Undergraduate Students in South-South Geopolitical Zone of Nigeria

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Abstract

This study investigated Influence of Quest for Materialism on Rate of Cyber-Crime Behaviour among University Undergraduate Students in South-South Geopolitical Zone of Nigeria. The population for this study consisted of 316,280 undergraduates from public universities in South-South geopolitical zone of Nigeria. This study adopted the survey research design using a correlational approach. The sample size for this study was 1,800 undergraduates from twelve public universities in South-South Geopolitical Zone of Nigeria, which was selected using the multi-stage sampling procedure. The instrument for this study was the cyber-crime behaviour and predictors questionnaire. Data collected were analysed using inferential statistics involving linear regression analysis. The finding from this study established that Materialism would not significantly predict undergraduate cyber-crime behaviour. It is recommended that society should re-evaluate the societal norms and values that place too much emphasis on material acquisitions without proper means of income and the get-rich syndrome. Also, it was recommended that parents and guardians should help build strong value systems among their children and wards as they grow. This will help guide them against having excessive love for material things and money and reduce the "get rich" syndrome among our undergraduates.

Keywords: Materialism, cybercrime, internet, undergraduates.

Introduction

The future of the nation lies in the positive development of her undergraduates and youths. The rate at which undergraduates turn to cybercrime is worrisome. If cybercrime is not curtailed, Nigeria may degenerate to a level where people no longer place value on hard work; rather, they might value and worship money and success without a clear source of earning. Many undergraduate students may be paying less attention to their academic activities due to the lifestyle of some other undergraduates, which has become enticing to them. The impact of the internet on the academic development of Nigerian undergraduates may have been flawed by the evolution of the new waves of crime. The Internet may have become an environment where the most productive offense burgeons. Cyber-crime behaviour has become a surprise and a strange behaviour that is being exhibited by undergraduates in Nigeria. Nigeria has six geopolitical zone, South-West, South-east, South-south, North-central, North-west and North-east geopolitical zone. South-south geopolitical zone of Nigeria is made up of six states. There are nineteen public universities in South-South geopolitical zone of Nigeria. There have been reported cases of cybercrime in almost all states in Nigeria, making it a national issue. The cases are alarming day after day, with the new case more complex than the former. The South-south geopolitical zone of Nigeria has had her share of the case. According to Warf (2018), cybercrime is a type of fraud or deception that makes use of the Internet and could involve hiding information or providing incorrect information to trick victims and extort money, property, and an inheritance from them. Cybercrime is not considered a distinctive crime, but it covers a range of illegal and illicit actions that are committed within cyberspace. Cybercrime is a criminal activity in which a criminal offense is committed with the intention to harm an individual or a group of people, an institution, or a nation, using information communication technology available in the internet services and computers to trick victims out of their money, properties, inheritance, and other valuables and may involve arming institutions or nations. According to Attrill-Smith and Wesson (2020), cybercrime is an offense committed against an individual or group of individuals with a criminal motive to intentionally harm the reputation of the victim or cause physical or mental harm to the victim directly or indirectly by using modern telecommunication networks such as the Internet and mobile phones. The globalizing effect of introducing the internet to Nigeria did not only advance the state of technology in the country but also birth cybercrime. In Nigeria, cybercrime is popularly known as 'Yahoo Yahoo' or 'Yahoo Plus', or 'Next Level Cyber Criminals.' The Yahoo Yahoo cybercrime perpetrators tend to use voodoo power/magic to influence their potential targets, while the 'Next Level Cyber Criminals' engage in more complex schemes such as business email compromise and tax scams to defraud their potential victims (Adeniran, 2008; Essien, 2019).



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Cybercrimes can be easily placed into two categories: Violent and non-violent cybercrimes. Most of the cybercrimes are non-violent offenses because interaction is without any physical contact. Some of the non-violent cybercrimes are cyber trespass, cyber theft, corporate espionage, piracy, plagiarism, and cyber fraud. Cyber terrorism, Cyber-attacks, cyber stalking, and cyber bullying are examples of violent cybercrimes. The love for money may be the motivation for undergraduates to engage in cybercrime. Some undergraduates may desire a life of luxury, and as such, they seek it by all means. According to Fasanmi et al. (2015), Material wealth has taken centre stage in most individuals, including the undergraduates in Nigeria. Some undergraduates believe that having more money or things will make them happier and more fulfilled in life. Richins et al. (2004) conceptualize materialism as a three-dimensional construct defined by placing possessions and money at the center of one's life, believing that money brings happiness, and judging one's own and others' success based on income and possessions. Marissa (2022) averred that materialistic people are always looking for ways to acquire more money and more possessions. According to Marissa, materialistic people are more likely to have low self-esteem, be unhappy, and even make it harder for themselves to have healthy relationships. When you compare their habits and behaviours to the happiest people in the world, you realize that materialism doesn't bring true joy.

According to Oladayo (2013), the unrestrained quest for wealth in the Nigerian society is another factor driving young people to devise dubious ways of acquiring wealth rather than adhering to the rules set forth by society. It is possible that Nigeria's social system and corruption motivate young people to forgo hard work and foster an aspiration to get wealthy at any cost. According to Kasser (2018), being materialistic is seen as a negative trait because it is often associated with competitiveness and being manipulative, lacking empathy, or other selfish behaviours that most of us tend to avoid. Several studies have shown a link between materialism and cybercrime, particularly among young people. A study carried out by Swader (2016) revealed that materialistic individuals are the most supportive of fraud, bribery, and tax evasion, in contrast to non-materialistic individuals, who have the weakest degree of fraudulent support. Other studies have indicated that individuals owning excessive materials would be the most attracted to fraudulent and questionable practices, including cybercrime behaviour (Li et al., 2015). Adekanmbi and Ukpere (2020) examined the influence of materialism, job satisfaction, and perceived managerial trustworthiness on attitudes towards fraudulent behaviours among finance officers of selected universities across South-West of Nigeria. The result revealed that materialism significantly predicts attitudes toward fraudulent behaviour. The result proved a substantial main effect on attitude towards fraudulent behaviours among finance officers of designated universities across South-West Nigeria. The study concluded that attitude towards fraudulent behaviours is a determinant of how materialistic employees are. Idom and Tormusa (2016) carried out a study to ascertain the causes, types, and likely victims of cybercrimes among 384 participants accidentally selected from six higher institutions in South-South Nigeria. The results revealed that of the several causes of cybercrimes, materialism was identified as one of the major factors.

Pius et al. (2023) investigated self-control, materialism, and need for achievement as predictors of cybercrime behaviour among youths in the Ibadan metropolis. The study adopted an ex-post factor research design, while 200 youths in the Ibadan metropolis were conveniently selected to respond to four validated questionnaires: the Cybercrime Behaviour Scale, Brief Multidimensional Self-Control Scale, Materialistic Value Scale, and Need for Achievement Scale. Four hypotheses were tested using zero-order correlation, multiple regression, and t-tests of independent samples. All hypotheses were accepted at a $p < .05$ level of significance. The result revealed the need for achievement and materialism had a significant relationship with cybercrime behaviour, while self-control inversely correlated with cybercrime behaviour. Also, the result indicated that self-control, need for achievement, and materialism jointly predicted cybercrime behaviour. Furthermore, self-control, need for achievement, and materialism independently predicted cybercrime behaviour among the study participants. Finally, gender and employment status significantly influenced cybercrime behaviour among youths in the Ibadan metropolis. The study concluded that self-control, need for achievement, materialism, gender, and employment status are strong predictors of cybercrime behaviour among youths in the Ibadan metropolis. Eigbadon and Adejuwon (2015) investigate the psychological and demographic factors such as peer influence, materialistic value, impulsivity, self-control, age, sex, and highest educational factors as they predict Internet fraud tendency among youths that patronise cybercafés in South-western Nigeria. The study utilized a cross-sectional survey with an ex-post facto design; 986 youth internet users from Lagos and Ibadan were purposively sampled to participate in the study. The factors jointly predicted internet fraud tendency among internet users. Independently, peer



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influence and materialistic value were significant. In the 23% variation observed in the prediction, peer influence contributed 19.5% while materialistic values, age and sex contributed 3.5%. Ratzinger (2024) examines the implication of modernism and materialism on Nigerian youths from a philosophical view. Questions arising from the researcher are: Why are the Nigerian youths after excessive materialism? What are the things that push the Nigerian youths into excessive materialism? What are the side effects of modernism on the youths of this age? What is the endpoint of a materialistic youth? The researcher uses the analytic method in responding to these questions. The researcher found out that modernism and excessive materialism are consolidating negative effects on the lives, families, and mission mandate of a better tomorrow and better society. Daniel et al. (2022) investigates materialism, egocentrism, and delinquent behaviour in Chinese adolescents in Mainland China. Methodologically, the existing studies have several weaknesses, including small samples, cross-sectional research designs, and being limited to people living in Western cultures. Using two waves of data collected from Sichuan, China (N = 4981), the predictive effect of adolescent materialism on delinquency and the mediating role of egocentrism were studied. Over two occasions separated by six months, students aged 11 and above responded to a questionnaire evaluating adolescent materialism, egocentrism, and delinquency (mean Wave 1 age = 13.15, range between 11 and 20.38). Results of multiple regression analyses suggested that materialism at Time 1 positively predicted Time 2 egocentrism. Additionally, Time 1 materialism positively predicted the level and change in Time 2 delinquency. Finally, based on 5000 bootstrap samples with gender, age, ethnic group, and Time 1 delinquent behaviour as covariates, PROCESS analyses showed that egocentrism partially mediated the influence of Time 1 materialism delinquency and its change at Time 2.

Statement of The Problem

The Internet is supposed to be an indispensable tool in modern life, revolutionizing the way we communicate, work, learn, and entertain ourselves. The internet may have become a nest of organized crime; criminal groups now use the internet for organised crimes such as cyber terrorism, cyber fraud, identity theft, cyber bully, money laundering, and cyber stalking as opposed to the major reason for creating it. It may be possible that both educated and non-educated people are becoming victims of cybercrime. Cybercrime is one of the biggest problems in the banking industry, commerce industry, educational institutions, entertainment industry, and media industry. A lot of money and personal data are stolen every day through the Internet. Cybercrime among undergraduates has continued to gain popularity as many undergraduates are becoming attracted to the act. Many undergraduates in Nigerian universities have embraced cybercrime as a way of life and a means of improving their financial ability, especially as the unemployment rate keeps rising. Adejoh et al (2019) suggested that many young people get initiated into cybercrime as a result of their interaction with the so-called yahoo-boys and yahoo-girls as well as their quest to become rich and live a flamboyant lifestyle, especially when they compare their standard of living with those of others who are into the fraudulent act.

More alarming cases of cybercrimes perpetrated by the Nigerian undergraduates are being observed from all the geopolitical zones in Nigeria, with each new case more alarming than the previous one. The availability of the Internet and social media platforms to the undergraduates has further aggravated the extent of cybercrime involvement among undergraduates in Nigeria. Undergraduates may have seen cybercrime as an alternative source of income; as such, they feel at home among their peers and even family members when engaging in cybercrime behaviours. Undergraduates' love for material things is on the rise. This is evidenced in their use of Internet gadgets (iPhones, phones, and laptops), clothes, and luxury apartments; also, in the exotic cars some undergraduates drove on campuses and their lifestyles, which are executive. Signal from sign-off party by most undergraduates is another piece of evidence of their extravagant lifestyle and desire for more wealth and money. A lot of these undergraduates are believed to engage in cybercrime. Findings from studies by Udelue et al. (2020), Pius et al. (2023), and Ajake et al. (2024) have indicated a high level of cybercrime involvement among Nigerian university undergraduates. Some researchers have been able to conduct research, studying possible predicting factors of cyber-crime behaviours among undergraduate in South-East and South-West Nigeria, but none have carried out such study in South-South Nigeria using materialism as a predictor of cyber-crime behaviour. It is therefore imperative to examine whether materialism would predict cyber-crime behaviour among undergraduates in public universities in South-South Geopolitical Zone of Nigeria. Materialism, the excessive love for wealth and money, may be a significant factor in the prediction of undergraduates engaging in cybercrime behaviours.



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Objective of the Study

The main objective of this study was to examine the extent to which undergraduate's extreme love for material things predicts their involvement in cybercrime behaviour in the South-south geopolitical zone of Nigeria.

Research Question

The below research question was raised to guide the study:

1. Will materialism predict cyber-crime behaviour among undergraduates in South-South Geopolitical Zone of Nigeria?

Hypothesis

The below hypothesis guided the study and was tested at a 0.05 level of significance

1. Materialism will not significantly predict undergraduate cyber-crime behaviour in South-South Geopolitical Zone of Nigeria.

Methodology

This study adopted the survey design, using the correlational approach. The study sought to predict cyber-crime behaviour by the changing values of peer pressure. The population for this study consisted of 316,280 undergraduates from public universities in South-south geopolitical zone of Nigeria. The sample size for this study was 1,800 undergraduates from the six states in South-south Geopolitical Zone of Nigeria. The multi-stage sampling procedure was employed in the study. In the first stage, the stratified random sampling technique was used. Next, the simple random sampling technique was used to select twelve (12) universities out of the nineteen universities in South-south geopolitical zone of Nigeria. In the third and final stage, the simple random sample technique was used to select one hundred and fifty (150) undergraduates from each of the twelve (12) selected universities. The instrument that was used for this study is the Cyber-Crime Behaviour and Predictors Questionnaire. The instrument is a collection of items from other instruments that were adapted from different instruments. The Cyber-crime behaviour and Predictors Questionnaire have four (2) sections, 'A and B'. In establishing the reliability of the instrument for the study, the instrument was administered to twenty-three (23) respondents in one of the state universities in Edo State that is not part of the sample but part of the population. The hypothesis was tested using simple linear regression at 0.05 significance level.

Presentation of Results

Hypothesis 1: Materialism would not significantly predict undergraduate cyber-crime behaviour in South-south Geopolitical Zone of Nigeria.

Table 1: Simple Linear Regression Analysis of Materialism on Undergraduate Cybercrime Behaviour in South-South Geopolitical Zone of Nigeria.

Model		Sum of Squares	df	Mean Square	F	Sig. (P-Value)
1	Regression	235.865	1	235.865	1.27	.260
	Residual	334576.746	1798	186.083		
	Total	334812.611	1799			

R = .027, Adj.0R-Square = .000, (.260 > .05). **Not Significant.**

Table 2 shows the result of the predictive regression analysis of materialism on undergraduate cyber-crime behaviour in South-South Geopolitical Zone of Nigeria. From the table $F= 1.27$, $P-Value = .260$ Testing at an alpha level of .05 the $F-Value$ is not significant (**.260 > .05**). Hence the null hypothesis is retained. From the analysis, the Adjusted R-square value (.000) revealed that materialism accounts for a mere 0.0 % of changes in undergraduate cyber-crime behaviour. In summary, undergraduates love and value for material things will not determine their cyber-crime behaviour.

Discussion of finding

The findings from hypothesis one revealed that materialism will not significantly predict undergraduate cyber-crime behaviour in South-South geopolitical zone of Nigeria. Materialism doesn't directly predict cybercrime; it can act as a significant motivating factor and influence online behaviours in ways that increase both the likelihood of perpetrating and falling victim to cybercrimes. Many undergraduates who engage in cybercrime are wealthy, but they continue their education. Many don't flaunt their wealth on campus. Plagiarism which is cyber-crime behaviour is not carried out with the aim of making money, nor cyber bully done because of an extreme love for material things.



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Many undergraduates engage in cybercrime because they want a better life and a means to survive. This study did not detect strong evidence that materialism could account for cyber-crime behaviour. This means cybercrime behaviour among undergraduates is not a result of their materialistic nature. This study has proven empirically that it is safe to say cybercrime behaviour among undergraduates is not as a result of their excess desire for material things. The researcher agreed with the findings from this study because there are some undergraduates who are into cyber fraud but still invest in education, and some persons may not be aware they are into cyber fraud; some of them don't even show up with flashy cars and accessories. Egbochuku and Festus 2025 averred that some undergraduate students invest in education and other businesses. This buttresses the findings from this study that undergraduate excess love for material things will not predict cyber-crime behaviour. This collaborates with the findings of Egbadon and Adejuwon (2015), who investigated the psychological and demographic factors such as peer influence, materialistic value, impulsivity, self-control, age, sex, and highest educational factors as they predict internet fraud tendency among youths that patronize cybercafés in South-western Nigeria. The result shows a variation observed in the prediction; peer influence contributed 19.5%, while materialistic values, age, and sex contributed 3.5%. Meanwhile, the findings from this study didn't collaborate with the findings from Idom and Tormusa (2016), Udelue et al. (2020), Moga et al. (2021), Ukeachusim (2022), Pius et al. (2023), and Ratzinger (2024). The result of their study revealed that of the several predictors of cyber-crimes, materialism was identified as one of the major factors. It is therefore established that undergraduate's excess love for money and material things will not predict their cyber-crime behaviour.

Conclusion

While some theories suggest a link between materialism and cyber-crime behaviour, this research provides a unique contribution by offering empirical evidence that materialism is not a significant predictor of cybercrime behaviour among undergraduate students in South-South Geopolitical Zone of Nigeria.

Recommendations

It is recommended that society should re-evaluate the societal norms and values that place too much emphasis on material acquisitions without proper means of income and the get-rich syndrome. Also, it was recommended that parents and guardians should help build strong value systems among their children and wards as they grow up. This will help guide them against having excessive love for material things and money and reduce the "get rich" syndrome among our undergraduates.

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