



## Evaluation of Cybercrime and Internet-Related Fraud activities among Undergraduate Students of Emmanuel Alayande University of Education, Oyo State, Nigeria

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### Abstract

*Emerging technologies associated with digital transformation, robotic revolution and the pervading Artificial Intelligence, AI has greatly influenced virtually all aspects of human endeavours ranging from polity, education, religious activities, socio-economic aspects to industries and work place. Quite a number of activities, both of positive and negative stance now dominate the cyberspace, hence, increased inter-connectivity for skilling, reskilling and upskilling leading to growth and development. For instance, internet surfing for improved academic activities, legitimate economic activities, multi-tasks encapsulated in gig economy which in no small measure is adding values to lives and job opportunities to the teeming youth population. It is however disheartening that rather than employing the largess of the emerging technologies by Nigerian youth, most of them are tilting towards the negative aspects advertently and inadvertently. It is against this background that this study explores the influence of undergraduates' involvement in cybercrime and internet-related fraud. Using a phenomenological research design involving mixed method approach, a total of 2024/2025 session 150 ESS 212 Emmanuel Alayande University of Education Oyo undergraduates selected thorough total enumeration to whom Key Informant Interview (KII) and Participant Observer (PO) was conducted constitute sample and instrument for the study while data obtained were subjected to descriptive and quantitative analysis. Findings from the study revealed among others, prevalence of cybercrime and internet-related fraud among the students; factors influencing undergraduate involvement in cybercrime and internet-related fraud are multifaceted; the acts do impinge on students greatly. Devolving from the foregoing, it is imperative that policymakers, educational institutions and other stakeholders in internet related practices in this digital transformation era rise up to taking proactive steps in educating students and general public on the ills of cybercrime and internet-related fraud on cybersecurity and corrupt tendencies as a means of promoting responsible online behaviour capable of countering corruption in Nigeria.*

**Keywords:** Cybercrime; Cybercrime and internet-related fraud; Corrupt practices; Digital transformation; Internet-related fraud

### Introduction

The 21<sup>st</sup> century possess a distinguishing feature generally. Prominent in the features are the issue of rapidly developing information communication technology, digital transformation, robotic machines, almighty artificial intelligence and the 21<sup>st</sup> century children and learners designated 'Gen-Z'. Apparently, to meet the requisite workable institutions for the present time requires a total dispersion from the ideals of the previous centuries which in the current parlance constitute 'old school' to the more orchestrated modern-day exigencies designated 'new normal'. Since education remains the major instrument of redressing societal ills as an ambivalence of the society and a unique social institution, it behooves all levels of education to rise up to the current challenges especially, the higher education sector. This perhaps informed the timely



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nature of this year conference theme, Higher education mandates in mega global realities. It is no longer news that the current crop of youths have crossed the initial 'jet age' to Gen-Z characterized by over reliance on digital transformation tools to the extreme in most cases as many of them tends to manipulate the devices and the opportunities they offer in a negative manner culminating in degenerated social institutions, education inclusive. It is therefore expedient to have a rethink of the mandates that the said higher education is put in place in the present dispensation. Basic in the youth exuberance of the present time is the issue of social problems manifesting in different forms (Oladiti, 2018). Degenerated citizenship ethos and criminal tendencies are becoming the order of the day among tertiary institution students and youths at large manifesting in all manners of abuse of internet, digital transformation tools, social media, get rich quick syndrome at the expense of the basic ideals of the ivory towers in the country. Of particular reference is the issue of cybercrime and internet-related crimes that tends to undermine outputs of higher education vis-a-vis attainment of its mandates. This of course is not without untold effects on the undergraduates generally. Consequently, this study focuses on the perceive influence of undergraduates' involvement in cybercrime and internet-related activities and its implications for higher education mandates in mega global realities.

### **Statement of the Problem**

Online fraud is not good for a country's image or reputation as it represents a degree of engagement in illegal activities that scares investors away, inhibiting both domestic and international investment, which is bad for the economy. However, these sectors such as banking, e-commerce, and education, face challenges as a result of cybercrime. Each new cybercrime is more sophisticated than the one before it, and the number of these crimes is rising alarmingly. Olubokola (2017) stated that four of the top ten countries in the world with the highest incidence of cybercrime are in Africa (Nigeria, Cameroon, Ghana, and South Africa) in a 2011 World Bank report. The Nigerian government has established mechanisms to address the issue as a result of the rising rate of cybercrime activities in the nation. Among them is the Economic and Financial Crimes Commission, which is tasked with the obligation of arresting and prosecuting anyone discovered committing an act of cybercrime, as well as providing jobs, retention programmes, loans, and subsidies, among other things. The government's legal structure and level of policy implementation, however, are thought to be the primary causes of the rise in youth-related cybercrime.

### **Objectives of the study**

This study sets to examine undergraduates' involvement in cybercrime and internet fraud among Emmanuel Alayande University of Education, Oyo, Oyo State. It sought to:

1. examine pervasiveness of cybercrime and internet fraud among EAUED undergraduates.
2. Identify the causes of cybercrime and internet fraud among EAUED undergraduate students.
3. determine how cybercrime and internet fraud impacts on EAUED undergraduates.

### **Research questions**

1. To what extent are EAUED undergraduates involve in cybercrime and internet fraud?
2. What factors are responsible for cybercrime and internet fraud among EAUED undergraduates?
3. what impact have cybercrime and internet fraud on EAUED undergraduates?

While "crime" can be defined as any illegal activity, often carried out by someone with criminal intent, the prefix "cybercrime" is used to mark concepts related to the computer and information age. Using contemporary telecommunication networks like the Internet (Chat rooms, emails, notice boards, and groups), mobile phones, and other technologies, cybercrimes are crimes committed against individuals or groups of individuals with the goal of directly or indirectly endangering the victim's physical or mental health or damaging their reputation (Halde et al., 2011). Završnik asserts that the definition of cybercrime is still a little hazy (2009). Globally, cybercrime is a common occurrence. The phrase "cybercrime" describes a group of behaviours committed by people who interfere with networks, steal confidential data, documents, and bank account information from other people, and then transfer the funds to their own accounts. Since computers are now necessary for government, industry, and entertainment, cybercrime—especially on the Internet—has become more relevant (Goni et al., 2022). Using ICT to commit conventional crimes or crimes that jeopardise the security of ICT-related data and networks is illegal. These crimes are often referred to as computer integrity crimes or cybercrime in a limited sense (crime related to computers). In Nigeria, cybercrime is commonly known as Yahoo Yahoo, Yahoo Plus. One could consider cybercrime to be a crime involving phones as well as a computer via a



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worldwide network called the "internet," as well as a transmission medium or communication device called the "cyberspace" (Onyema et al. 2019). Because of this, cybercrime has grown more complex and costly ever since governments, corporations, and individuals all over the world started using computers for work-related objectives. According to Khan et al. (2021), cybercrime is any criminal offence involving the use of the internet or another computer network. Cybercrimes are crimes committed against individuals or groups of individuals with the criminal intent to intentionally harm the victim's reputation or cause them physical or psychological harm, either directly or indirectly, through modern communication networks, according to Akogwo (2018) such as mobile phones and the internet, such crimes could endanger the nation's security and financial stability. These days, cybercrime is committed by people of all ages, but undergraduates are the most common perpetrators (Adesina, 2017). Other names for the well-known term "cybercrime" include "yahoo yahoo," "G-boys," Maga, Sakawa, VIP export, Mugu customer, scammers, or "brain box of the internet" (Monsurat, 2020). Cybercrimes have seriously harmed Nigerians' reputations both at home and abroad, according to the global/world criminal report. Because the internet was so widely accessible, crime was mostly endemic in Nigeria. Scammers and importers could more readily hypnotise their clients, or "maga," with the help of the internet ways to fall victim to cybercrime. However, this bystander in the twenty-first century heard differing opinions about cybercrime scams and fraudulent cases as a worldwide and international phenomenon, which tarnished Nigeria as the world's most corrupt and fraudster-enhancing nation (Monsurat, 2020). Because of this, Nigeria has been portrayed as the source of the most fraudulent spam that is most likely to surface online, according to Osuji and Amadi (2020).

### **Perceived Nature, Causes and Consequences of Cybercrime among Tertiary Institution Students**

Nigeria faces numerous internet-assisted crimes daily, including identity theft, counterfeiting, online chat rooms, cyber harassment, and spoofing, cyber harassment, fraudulent emails, Automated Teller Machine spoofing, pornography, piracy, hacking, phishing, and spamming are just a few of the many internet-assisted crimes that Nigerians perpetrate on a daily basis. These crimes, often involving deceptive financial pitches, harm the country's reputation abroad and pose a threat to e-commerce. To combat these issues, it's crucial for novice internet users to regularly refresh their knowledge. Cybercriminals typically contact gullible internet users with phone and fraudulent financial proposals as part of their crimes. Nigeria's rising rates of cybercrime have put the country's e-commerce growth in jeopardy. These crimes have also hurt Nigeria's reputation internationally and prevented some innocent Nigerians from taking advantage of possibilities elsewhere. Therefore, it is essential that new internet users develop the habit of regularly brushing up on the constantly evolving nature of ICTs. By doing this, individuals can learn more than just the former, on the other hand, establishes a bailout option in times of crisis without alerting security authorities. The funds are paid via checks, credit cards, Money Gramme, Western Union, and domiciliary accounts. Cybercrime reportedly helps people maintain their standard of living, purchase homes and cars, and pay for their education. This unofficial network will continue to avoid any real attempts to stop cybercrime in Nigeria.

### **Trends in Cybercrime and Internet Fraud in Nigeria**

Cyberspace has both positive and negative aspects; in spite of its benefits, the internet has drawbacks. There are costs associated with cybercrime, and these costs are rising every day. Cybercrime can take many different forms, including loss of life, loss of dignity, and loss of job. Cybercrime has an impact on society as a whole in addition to the victim. Among the negative effects of cybercrime on the economy include decreased productivity, lost money, time squandered, and reputational harm (Ringwelski, 2008). Regretfully, Nigeria loses more than \$500 million a year to cybercrime in all its manifestations, including identity theft, cyber terrorism, hacking, harassment, and online fraud (Punch, 22 Nov. 2023). For example, it was determined that an increase of at least 174% was documented in phishing and scams between January and June 2022 alone, with the country experiencing over 2,175 cyber-attacks in 2015 alone (Punch, 22 Nov. 2023). According to Pantamin (2015), around 14% of Nigeria's 97 million internet users experienced cyber-attacks, which made the creation of a Cyber Security Committee a necessity. It is instructive to note that during the past 20 years, the number of immoral cyberspace users using the internet to commit crimes has skyrocketed. This has led to a growing sense of unease about the nation's personal security and cyber environment, as well as mixed emotions of fear and admiration among the general public. The complexity of this issue is increasing, resulting in an exponential rise in the recent time, which is a clear call for prompt action to expedite the implementation of the Cybercrime Act, which was enacted in May



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2015 with the goal of safeguarding the internet and its users. "Those criminal acts either committed in cyberspace, such as various forms of identity theft and bank fraud, or acts that have a physical component and are simply facilitated by the use of internet-based tools," is how Obono (2008) defines cybercrime. These behaviours frequently involve the dissemination of phoney emails and online pornography. He goes on to say that cybercrimes are unlawful actions carried out by one or more individuals utilising networked computers, phones, and other information and communication technology devices to access cyberspace. There are very few crimes in the entire world. Because of our heavy reliance on contemporary technology, cybercrimes are not prevalent in today's society. According to Oketola (2009), some young people use the internet to learn about current events in sports, education, politics, health, and research, as well as to develop their talents and grow personally. Others, however, abuse it for destructive purposes. Many individuals believe that the main factors contributing to young people's engagement in cybercrimes include their poor moral standards, peer pressure, corruption, greed, poverty, get-rich-quick mindset, lack of parental direction, and unemployment. People of diverse ages and nationalities from all over the world may contact with each other thanks to the internet. It has offered the features that its users value most, such as online news. Anything can be posted online by anyone with the required abilities. The internet has expanded significantly over the world because users are not required to obtain licenses or permission in order to upload information. "The internet is changing media use patterns and the lifestyles of millions of people who have come to rely on it as a source of entertainment, information, and communication." "The internet is changing not only how we communicate, but also how we receive and transmit information." Thanks to this interactive medium, people are learning new methods to communicate with others and acquire knowledge. The internet has significantly expanded globally, allowing anyone to post information without licenses or permission. It is changing media use patterns and lifestyles, transforming communication and information transmission. As the internet becomes increasingly important, it is vital for learning new ways to communicate and acquire knowledge. The internet provides a 'many to one' model, combining mass broadcasting and interpersonal communication. It allows users to choose information through email and chat forums, breaking traditional boundaries. It allows individuals to select information, crossing mass, interpersonal, and computing modes, and enables anyone with necessary skills to post anything. "Millions of people who have come to rely on the internet as a source of communication, entertainment, and information are seeing changes in their lifestyles and media consumption patterns." "The internet is transforming not just communication but also information transmission and reception." People are learning new ways to interact with others and gain knowledge because of this interactive medium.

### **Cybercrime, Internet engagement and Learning Outcome**

Student behaviour significantly impacts academic performance, impacting both individual learning capacity and the learning environment. Behavioral learning outcomes, such as punctuality, attendance, attention, and time commitment, are crucial for maintaining instructional effectiveness. Students lacking time for academic activities are more likely to arrive late, refuse assignments, and struggle academically. People all over the world use mobile phones for a variety of other things besides texting and talking on the phone, like browsing the internet. Wi-Fi technologies, which offer various ways to access the internet, have made it possible for mobile phone users to access the internet in developing nations where the technology is still relatively new. "Halar networks of communication and a multitude of information sources allow ideas, initiatives, and information to spread and exchange globally in a largely autonomous manner." Increased surveillance, made possible by the internet, led to the creation of the Global Sphere in the 1990s (Castells, 2007). The development of the internet has opened up new avenues for surveillance, which are evident in the domains of on the social studies education for sustainable development. Adegbola, et al. (2022) researched on cybercrime among mathematical science students: Implication on their academic performance. They used qualitative research method as a means of analysis and discovered that cybercrime undermines mathematics science students academic performance. Onyema, et al. (2019) investigated how mobile technologies might improve the efficacy of an inquiry-based learning strategy. The study found that the distance learning approach might not actually support high-quality education through the use of a documentary method for data collection and content analysis. In their content-analysis study on smartphone addiction among college students, Al-Barashdi and Jabur (2015) found that social influence had an impact on students' academic performance. In his 2019 paper, Nigeria: Sign in the Dark, Frank used a documentary research design to find that the detrimental effects of cyberspace are felt in almost every area of the nation, particularly in education. Monsurat (2020)



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studied African insurance and the success rate of cyber criminals in Nigeria: A study of the Yahoo boys in Ilorin, Nigeria. By using a survey research design, the study found that the majority of policymakers in the country's Western Region do not consider cybercrime to be a national problem. A study by Edeoghon and Mobote (2020) examined the sociotechnical implications, preventive measures, and countermeasures of cybercrime in Nigeria. They found through content analysis that a developing nation like Nigeria should adopt certain measures like improved security, cyber security, and legislation. In like manner, Akinyetun et al. (2021) looked at how COVID-19 affected Nigeria's national security, cybercrime, and youth unemployment. According to the study's theoretical approach, COVID-19's impact on youth unemployment is Nigeria's biggest national security threat. Of course, there are also ramifications for juvenile rudeness (Oladiti et al, 2024) and corrupt tendencies especially in the spate of digital transformation (Oladiti et al, 2025) characterizing the global community presently.

### Methodology

Phenomenological research design involving mixed method approach which comprises a total of 150 ESS 212 Emmanuel Alayande University of Education Oyo undergraduates for 2024/2025 session selected thorough total enumeration to whom Key Informant Interview (KII) and Participant Observer (PO) was conducted constitute sample and instrument for the study. Data obtained were subjected to descriptive analysis of both quantitative and qualitative approach through triangulation of instruments based on the research questions raised to generate response on cybercrime and internet fraud among undergraduates.

### Presentation of Result

#### Demographic Data of Respondents

**Table 1:**

**Distribution of Respondents by Sex**

<b>Gender</b>		
Male	52	47.6%
Female	98	52.4%
<b>Age</b>		
18-20		45.6%
21-25		45.6%
25+		8.8%

**Source:** Authors' fieldwork 2025

Table 1 revealed that fifty-two (52) representing 47.6% of the respondents were male while the remaining ninety eight (98) representing 52.4% were females. Thus, female respondents dominated to the study. The distribution of respondents by age range indicated that 45.6% of the respondents belong to age range of 18 – 20 years, 45.6% of the respondents are within the age range of 20 – 25 while 8.8% of the respondents are within the age range of 25 and above respectively.

### Data Analysis

The study adopted Content analysis in analyzing participants' responses through triangulation of instrument. Convergence and Divergent views expressed by participants while Verbatim reporting was adopted in highlighting the key themes and quotes generated from the KII and PO.

**Research Question 1:** To what extent are EAUED undergraduates involve in cybercrime and internet fraud?

#### Extent of Tertiary Students' Involvement in Cyber Crime and Internet Fraud

##### Theme 1: Participants' Personal Involvement in Cybercrime and Internet Fraud

40% of participants (60 out of 150) reported personal involvement in cybercrime or internet fraud while 60% (90 out of 150) denied any personal involvement.

##### Theme 2: Participants' Knowledge of peers' Involvement in Cybercrime and Internet Fraud

70% of participants (105 out of 150) knew someone who had been involved in cybercrime or internet fraud. Similarly, 30% (45 out of 150) did not know anyone involved.



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Findings here is in consonance with some previous studies that reported various involvement of undergraduates and youths engaging in cybercrime and internet fraud in tertiary institutions in Nigeria (Olubokola, 2017; Pantamin, 2015; Goni et al., 2022).

**Research Question 2: What factors are responsible for cybercrime and internet fraud among EAUED undergraduates?**

### **Cyber Crime and Internet Fraud Factors**

Theme 1: Issues relating to Financial Difficulties

80% of participants (120 out of 150) cited financial struggles as a contributing factor to their involvement in cybercrime and internet fraud.

Verbatim reporting by most of the respondents indicated that:

"Financial hardship pushes students to seek quick fixes online."

Theme 2: Lack of Awareness as a factor predisposing students to cybercrime and internet fraud engagement

60% of participants (90 out of 150) mentioned lack of awareness about consequences.

It was also reported that:

"Some students don't understand the risks and consequences."

Theme 3: Peer Pressure related Factor

40% of participants (60 out of 150) highlighted peer influence.

Verbatim reporting also indicated that:

"Friends can pressure you into participating in cybercrime."

Findings from this study aligns with some studies that highlighted similar causes of students engagement in cybercrime and internet fraud generally (Ringwelski 2008; Punch, 22 Nov. 2023; Oketola, 2009).

**Research Question 3: Of what impact have cybercrime and internet fraud on EAUED undergraduates?**

### **Effects of Cyber Crime and Internet Fraud Engagement by Undergraduates**

Theme 1: Possible Damage of Reputation of those engaging in the act

90% of participants (135 out of 150) emphasized reputation damage as a significant effect.

A number of the participants were of the views that Cybercrime can ruin ones future career prospects.

Theme 2: Emotional Distress Related Factors

80% of participants (120 out of 150) mentioned emotional distress and anxiety.

Some of the participants reported that:

"The stress of being involved in cybercrime can be overwhelming."

Theme 3: Issues relating to Financial Losses



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70% of participants (105 out of 150) highlighted financial losses as a consequence. Verbatim reporting from most of the participants revealed that: "Cybercrime can lead to significant financial losses."

The findings from the above analysis is in line with studies such as Adegbola, et al. (2022); Onyema, et al. (2019); Al-Barashdi and Jabur (2015); Monsurat (2020) who reported that social influence had impact on students' academic performance.

### **Conclusion**

This study premieres the fact that there is significant involvement of tertiary students in cybercrime and internet fraud. This is being driven by financial difficulties, lack of awareness, and peer pressure. It need be reiterated that such effects are severe which include reputation damage, emotional distress, and financial losses. The evil of cybercrime and internet fraud has eaten deep into the fabric of the nation. Cybercrime and internet fraud refers to illegal use of the digital transformation and AI as well as the social media generally for criminal activity. From all indications, this study has provided evidence that undergraduates do engage in cybercrime and internet fraud advertently and inadvertently and this is a product of a number of factors emanating from digital transformation and societal related factors. Such stance is not without concomitant effects on the students generally and their academic in particular. It therefore becomes pertinent that necessary awareness that are capable of preventing more of negative use of cyberspace and internet need be provided for the teeming students population, the future of the nation regarded as 'Gen U 9ja' for productive engagement. Cybercrime and internet fraud has significant negative effect on students learning outcome in tertiary institutions generally while Nigerian value system, social status, are some of the factors responsible for students' involvement in cybercrime in higher institutions.

### **Recommendations**

Devolving from the findings of this study, it is hereby recommended among others that

1. There is the need to inculcate in students, the need to venture into the positive aspects of cyberspace generally for the good and to enhance their learning outcomes;
2. School curriculum courses on entrepreneurship and business management in institutions where students can harness their skills and gain vast knowledge, using digital transformation and AI need be injected into the students.
3. Again, where cyberspace and internet are available, such should be strengthened for positive results as this could help in alleviating the issue of unemployment resulting in cybercrime and internet fraud but help undergraduates to adopt acceptable means of livelihood.
4. All stakeholders to engage in vigorous awareness programmes and workshops targeted at cybercrime and internet fraud should be constantly put in place for the tertiary institution students.
5. Also, students should be educated on the consequences and risks involved in cybercrime and internet fraud generally.
6. In addition, support systems should be established to help students that are facing financial difficulties to prevent them from engaging in cybercrime and internet fraud.

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