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**Youths and cyber insecurity in Nigeria: the role of religion in mitigating against the *yahoo yahoo* phenomenon**

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**Abstract**

It is no news that countries all over the world are faced with one challenge or the other. Outstanding among all is the challenge of insecurity of lives and properties. In Nigeria, there is the scourge of internet fraudsters known as *Yahoo Yahoo*, which have swindled many unsuspecting victims their hard-earned resources. Interestingly, the teeming youth population are the major players when it comes to this societal menace. Despite various efforts being put in place by the government to forestall the activities of these fraudsters, the propagators have sought other avenues to continue to be relevant in their nefarious acts. Thus, using questionnaire and in-depth interviews to gather its data, the study traced the trend that led to the engagement of youths' in *Yahoo Yahoo*. It analysed the effect of the practice of *Yahoo Yahoo*. It also examined the major religions (Indigenous religion, Islam, and Christianity) in the country and the roles they play in mitigating against the *Yahoo Yahoo* phenomenon in the country.

**Keywords:** Cyber Insecurity, *Yahoo Yahoo*, Religion, Youths

## 1. Introduction

Today, the whole world is being faced with one form of challenge or the other, which include corruption, climate change, environmental degradation, insecurity, poor healthcare system, unemployment and the most recent pandemic known as COVID-19. However debatable as it may seem, the most outstanding among all the challenges being faced is the insecurity of lives and properties, as it is a secured life that can enjoy the benefit of whatever earth brings. According to the *Merriam Webster Dictionary*, the word "insecurity" was gotten from the root word "insecure", which means a state of not being adequately guarded or sustained.

In other words, this could be said to be a situation in which an individual or group of persons lack protection or is unsafe. The use of the word insecurity can however be used in relative terms. Though Onifade, Imhonopi and Urim (2013) believe insecurity has to do with lives and properties, yet, it should be noted that insecurity goes beyond those things that are visible, as the term could also be applied to the digital space (Chigozie-Okwum, Michael & Ugboaja, 2017). In other words, the word insecurity also applies to none visible things.

Insecurity in today's digital space is very alarming. Many people especially the youths are getting involved day by day. They are participating actively in one form of Internet fraud or the other, majorly known in the cyberspace as cybercrime, but known in the Nigerian parlance as *Yahoo Yahoo*. As noted by Bello (2017), cybercrime is a fast growing expanse of crime; and this crime has continued unabated with the day-to-day involvement of many youths who are infused with the get-rich-quick syndrome.

These youths who are called *Yahoo boys* and *girls* can go the length in order to swindle the hard-earned income of their victims with the Internet, to the extent that they are now blending spiritual elements with internet surfing, in order to enhance victimisation rates on the web (See Tade, 2013). Despite the various actions of the government to curb this menace in the society, the perpetrators have continued to up their game. This is why McCusker (2006) avers that cybercrime has become an integral part of the transnational threat landscape and conjures up pressing images of nefarious and increasingly complex online activity.

Many scholarly works have been carried out on this cybercrime (Adeniran, 2008; Tade&Aliyu, 2011; Aransiola&Asindemade, 2011; Ojedokun&Eraye, 2012; Ogwezzy, 2012; Olusola et al, 2013; Akanle, Adesina&Akarah, 2016) with little attention being paid to religion, which can be used to mitigate against the social menace.

Scholarly works by Agunbiade and Ayotunde (2011) and Tade (2013) only focused on how religion (cyber spiritualism) has been used by the *Yahoo boys* to continue to perpetuate their sinister act. Another work by Lawani and Osagie-Obazee (2019) focused on *Yahoo plus* (laced with spiritualism) has affected human security with emphasis on counselling for safety and security. Also, the works of Akanle and Shadare (2019; 2020) focused on explaining the meaning of *Yahoo plus* and strategies used by the *Yahoo boys* and gave reasons on why it has been so difficult to counter cybercrime. Moreso, the work of Iziaka (2020) expounded on the use of African insurance (spiritualism) by the cybercriminals. But as good as these scholarly works are, they have not been able to concentrate on the way religion can help to curb the spread of *Yahoo Yahoo*.

As rightly noted by Thom-Otuya and Igwe (2018), religion is a powerful universal phenomenon that has permeated countries of the world. Nigeria is no different, as the place of religion in the country cannot be over emphasised. Many of her citizens profess one form of religion or the other, but only three religions stand out, which are African Indigenous Religion, Islam and Christianity, with each having a sizable number of adherents.

Religion plays a big role in many issues in the country, to the extent that its impact is being felt in the day-to-day activities of many Nigerians. Though being a secular state, the influence and power that religion wields cannot be over exaggerated, that it has even been used most of the time to polarise the country and consistently brought sadness to the citizens. Nonetheless, despite the obvious lapses of religion, it is still capable of inculcating the spirit of national consciousness, patriotism, and dignity of labour and sense of oneness in the lives of its adherents (Ayo, 2001; Oladosu&Aluko, 2019).

Thus, this paper traced the trends that led to the engagement of youths in the practice of *Yahoo Yahoo* in the country. It analysed the dangers inherent in the practice of *Yahoo Yahoo*. Also, it

examined the major religions (Indigenous religion, Islam, and Christianity) and the roles they play in mitigating against the *Yahoo Yahoo* phenomenon in the country.

The beginning of *Yahoo Yahoo* cannot be expressly given, but it is believed to have developed greatly with the advent of Internet on the shores of the country in the 1990s. According to Mishra (2009), the Internet was first introduced to Nigeria in the UNESCO–sponsored Regional Informatics Network for Africa (RINAF) project in 1995.

Also, Adomi (2005) believes the service of sending and receiving of electronic mails (e-mails) was provided by the RINAF while being stationed in the Department of Computer Science, Yaba College of Technology, Lagos, from July 1995, through the Nigeria Postal Service (NIPOST) in a co-operative venture with Rose Clayton Nigeria Limited. Services available then included e-mail, telnet and gopher with most servers using Unix (an operating system). Notwithstanding, the web (world wide web) became available in Nigeria in 1996 with full internet access by 1998, and by 2001 there were over 150 internet service providers (ISPs) licensed by the Nigerian Communications Commission (NCC) (eShekels Associates cited in Adomi, 2005). This also brought about the advent of cybercafés providing internet facilities to all and sundry: academic, businesses, fraudsters and so on (See also, Nigerian Communication Commission, 2015).

With the emergence of these cybercafés in the country, coupled with the availability of more access to e-mail, and, in turn, new avenues for communication, many fraudsters saw a new means to perpetuate their sinister acts. This is just as Oloworekende (2019) had noted when he says: “Veterans of the postal fraud era sensed an opportunity opening for a larger market to direct their scams; and together with newer, younger perpetrators seduced by the promise of quick wealth from email scams, they finessed and upgraded the old Spanish Prisoner trick.” The ensuing increase in Nigerian Internet fraud led to “Yahoo” and “Yahoo Yahoo” becoming terms for Internet fraud, while those that conducted these types of fraud became known as “Yahoo boys” (Doppelmayr, 2013), with Yahoo Mail being their major means of action.

It is believed that the 419 scheme in Nigeria must have contributed immensely to the rise of *Yahoo boys* in the country. The advent of the internet only enables the criminals to reach a greater number of exponential clients promptly without any track to be traced at the initial stage.

In other words, *Yahoo Yahoo* evolved from 419 or OBT (obtaining by trick) because of the availability of the Internet.

The business of defrauding foreigners (and even the locals) require both financing and the right contacts in order to obtain international and local telephone numbers. This means that, in order to adequately conduct fraud internationally and locally, such a person must be well-endowed, even though we cannot deny the fact that some of the fraudsters who are not even educated learn the art from already established fraudsters.

More so, in the earlier period of fraud, letters were sent, but most of the letters sent from Nigeria were confiscated by the postal service. However, according to Agunbiade and Ayotunde (2011), with the advent of the internet and cellular phones in the country, the letters that were sent and confiscated reduced in number. The number of letters confiscated decreased considerably and the email fraud increased. Agunbiade and Ayotunde (2011) further add that the same method that was used in sending letters, faxes and telephone back in the 1970s to late 1990s before the arrival of the internet remains the same.

This made it very easy to conclude that those individuals that were involved in that type of 419 eventually turned into the *Yahoo boys and girls*. However, with the advent of Google Mail, popularly known as Gmail, "Yahoo boys" are now being referred to as "G-boys". But with the spread of "Yahoo Yahoo" and the sensitisation of potential victims, a group of "Yahoo boys" have resorted to the inclusion of magic and spiritual powers to aid the defrauding of victims. This phenomenon is referred to as *Yahoo plus*.

Adeniran (2008) did make mention of the fact that Nigerian youths, especially undergraduates and the unemployed have embraced the Information Communication and Technology (ICT) inventions (that is, mobile telephony, global telecasts, etc.), whereby the Internet is occupying a larger share of their daily activities. Looking at their involvement with the Internet, it could be said that its advent must have brought about the appearance of "Yahoo boys" subculture amongst the youths of the country.

It must be noted here that unlike most developed countries, there is little or no public welfare programme in Nigeria to cater for the unemployed people; even the ones that exist are shared

among the political class. Consequently, since many of those who are unemployed are receiving no benefit whatsoever from the government, they have resorted to activities that constitute security risks such as kidnapping, robbery, insurgency, political thuggery, hooliganism, pipeline vandalism, bunkering of oil, and prostitutions and so on. They engage in these activities believing they are better options for their years of being without a job and frustrations (Adekola et al, 2016).

## **2. Material and Methods**

The study adopted an exploratory research design and used both primary and secondary sources of data. Primary data was obtained by administering questionnaire and conducting in-depth interviews. 102 copies of the questionnaire were administered to randomly selected persons and analysed using simple percentage.

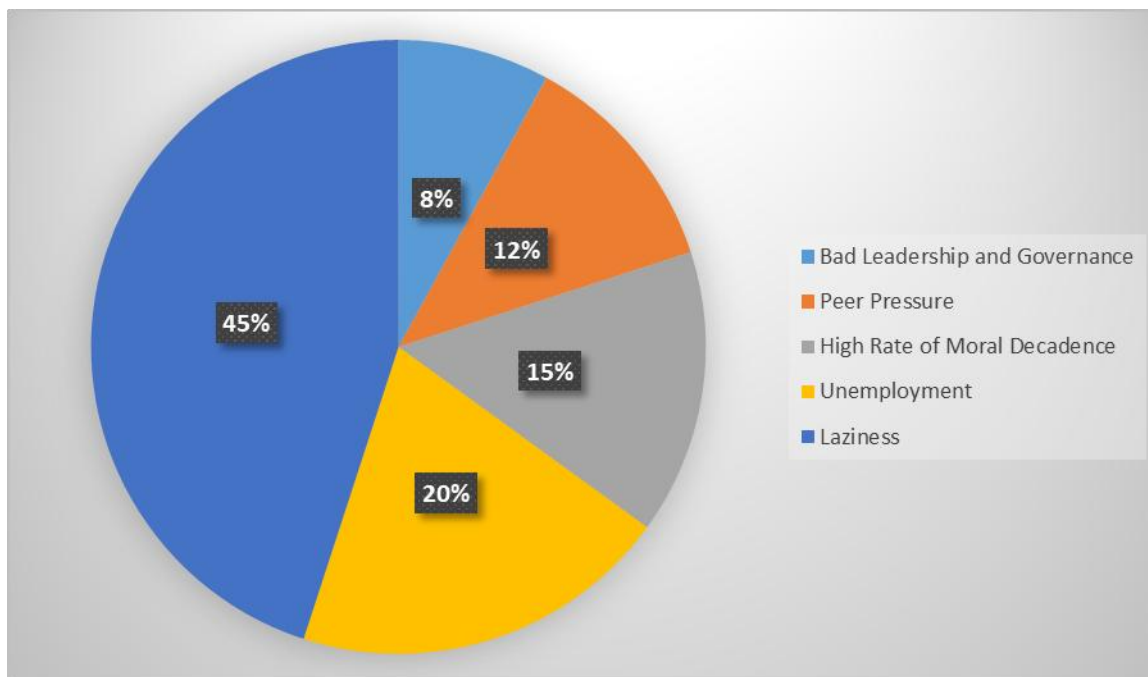
The in-depth interviews were conducted with 20 purposively selected people, including 6 religious clerics from the three major religions (Indigenous religion, Islam and Christianity) in the country, 6 former *Yahoo boys* and 8 ordinary members of the three religions. The secondary data included books, journal articles and the Internet. The data collected were analysed using socio-religious approach.

## **3. Results**

### **3.1 Trends that led to the Engagement of Youths in *Yahoo Yahoo***

From the questionnaire distributed and in-depth interviews granted the researchers, the respondents listed some trends that led to the engagement of youths in *Yahoo Yahoo*. Figure 1 shows the views of the respondents (from questionnaire) in percentage, and these trends given are thereafter explained together with the views of the respondents from interviews. Also, other trends as deemed fit by the researchers are also included.

**Fig.1: Views of the respondents on why youths engage in Yahoo Yahoo**



Source: Field Survey, 2020

### Laziness

One of the major causes as highlighted by the responses of the respondents (See Figure 1) is laziness. Laziness is seen as a culturally understandable and current explanation why a person is not acting in the expected and desirable way (Madsen, 2018). Many of those involved in the act of *Yahoo Yahoo* are often presumed to be lazy. This is seen from the way many of the respondents (45%) responded that laziness is the major reason that makes people to be involved in the act. Many have the zeal for wealth without stress. According to one of the interviewees,

Many people involved in *Yahoo Yahoo* are in it because of sheer laziness. *Awon ole alapa ma sise!* (Lazy people with hands that cannot be used to work). I cannot imagine a 21<sup>st</sup> century youth saying he wants to be involve in *Yahoo Yahoo* and even to the extent of going to yahoo plus if not for the fact that such a person is lazy.

Another interviewee noted that,

There are no two ways for us to explain the trend that has encouraged the youths to continue to be involved in *Yahoo Yahoo* than to say it is laziness. Many of those in the act are lazy, that even when you empower them with a means of livelihood, they are sure to continue with the act because it is quick money, which they will spend lavishly.

The above shows that laziness is a big factor that encourages people to be involved in *Yahoo Yahoo*.

### Unemployment

As noted earlier on, one of the major reasons for the emergence and growth of *Yahoo Yahoo* in Nigeria is unemployment. There is no gainsaying that unemployment pervades the nooks and crannies of the country, especially among the youths. This is noticeable in the participation of youths in the various government schemes (like Operation Feed the Nation, Green Revolution, National Poverty Eradication Programme, Sure-P and the most recent N-Power) rolled out over the years to bring succour to its teeming population. No wonder Alanana (2003) opines that there is a large population of unemployed youths.

Nevertheless, it saddens the heart to find out that many of these unemployed youths have decided to take matters into their own hands by engaging in unwholesome acts such as increasing militancy, violent crimes, kidnapping, restiveness, and political instability (Ajufo, 2013). It could be rightly said that the idle minds have become the devil's workshop. This view is supported by a report published by Punch Newspaper in 2019.

The article made it known that unemployment has translated into insecurity in Nigeria. Alas, the unemployment rate keeps rising yearly. A similar publication in the Guardian Newspaper in 2017 while referring to a speech delivered by the then Governor of Kwara State, Abdulfatah Ahmed, claimed that unemployment, among other factors made youths susceptible to radicalism and recruitment into insurgent groups. Ibrahim (2019) in a report published online by the Nigeria Deposit Insurance Corporation (NDIC) did say that evidence has shown that people perpetrate a significant proportion of these general crimes in their youthful age.



Also, it is no longer news that higher institutions in the country continue to churn out graduates with no corresponding means of employment whatsoever. Recent statistics show that there are over 20 million unemployed persons in the country (National Bureau of Statistics, 2020; Kazeem, 2020). According to the Minister of Labour, Dr Chris Ngige, the Nigeria unemployment rate is 33.5 percent in 2020 (The Premium Times, 2 May 2019). Yet, the rate at which jobs are provided does not commensurate the number of labour force in the country. Hence, an individual whose quest is to make a living at all cost end up in illicit activities when there are no meaningful avenues of making a living or improving their livelihood. Moreso, 20% of the respondents believed unemployed is also a trend that has contributed to the engagement of the youths in *Yahoo Yahoo*.

#### Peer Pressure

Peer pressure is another reason most youths engage in *Yahoo Yahoo*. According to Uwe, Asuquo and Ekuri (2008) and Esiri (2016), behaviour that does not conform to the cultural norms or laws of a given society at a particular time and is oftentimes negatively sanctioned, is referred to as criminal. This criminal behaviour, Esiri (2016) stated is sometimes influenced by peer pressure because of lack of proper parental care or upbringing. If their mates are succeeding without being caught and punished, they have a feeling they could engage in such crimes and get away with it. 12% of the respondents also agreed to the fact that peer pressure is one of the trends that have led to the growth of *Yahoo Yahoo* in the country. Moreso, in an interview conducted with a former *Yahoo boy*, it was made known that peer pressure – the ability to meet up with the way the friends were “enjoying life” brought about his involvement in the act. Another former *Yahoo boy* also notes that he obviously fell for the act when he was cajoled into it by his friends who were already into it and were supposedly doing good.

#### Bad Leadership and Governance

The issue of bad leadership and governance have often been seen as a source of many other evils in the country. When the government of the day is not making life easy for the governed, there is bound to be different uprisings and many taking up matters into their own hands. One of such are the *Yahoo Yahoo* boys. One of the interviewees, who is a former *Yahoo boy* alluded to the fact

that he became a *Yahoo boy* because there is no parastatal in the country that is working positively. He is of the opinion that even if he had been employed as a civil servant in the country, he would still have become a *Yahoo boy*, as there is “quick money” with being a *Yahoo boy* than working for the government. Another former *Yahoo boy* also opines that,

Governance in the country is just like a *Yahoo Yahoo* with many bad politicians taking up different elective positions and amassing wealth for themselves.

No doubt, bad leadership and governance has left the country wide open for many people to do what they like with the knowledge that “anything goes” in the country and with the thought that “everyone is a thief.” Also, 8% of the respondents in Figure 1 attested to the fact that bad leadership and governance are also among the trends that led to the development of *Yahoo Yahoo* among the youths in the country. Moreover, the increase in cybercrime may not be unconnected to the fact that Nigeria has always been experiencing economic imbalance with attendant high rate of job insecurities among able-bodied youths (Herley, 2012), all being linked to bad leadership and governance.

#### High Rate of Moral Decadence

Moral decadence has also been seen as another means that has led to the growth of *Yahoo Yahoo* in the country. From the respondents’ responses in Figure 1, it would be seen that 15% of the respondents believe the high rate of moral decadence has really brought about the growth and increase in the act. As rightly noted by different scholars (See van der Walt, 2003; Chima, 2010; Odeh, 2013; Obasola, 2015; Uche, Uche&Nwodo, 2017), there is high rate of moral decadence in the country and this is also seen among the security outfits in the country who are supposed to be the enforcers of peace and order in the country. Van den Toren (2013) quoting George Kinoti from Kenya, notes that,

Moral failure is at the heart of the prevailing socio-economic crisis in Africa. Selfishness on the part of the rich western nations and the ruling African elites is largely responsible for the crisis. Tribalism, corruption, dishonesty, laziness and embezzlement are widespread in African countries. They

contribute significantly to the social and economic problems facing us. And they are serious obstacles to development.

The above shows that the youths involved in *Yahoo Yahoo* are using the laxity in the moral level of the society to continue to perpetuate their sinister act. Akinnaso (2018) was also able to note that,

The ongoing economic challenges in Nigeria have brought other challenges to the fore. There is a pervasive loss of moral compass across the society. This is particularly evident in the people's participation in various economic activities. True, some are driven by hunger and the struggle for survival, while others are driven by the desire to maximise profit. Yet others are driven by sheer greed. Whatever the motivation, the desire to make money is pursued at the expense of morality. It is as if the people have sold their soul to the devil (Akinnaso, 2018).

#### Poor Parenting or Upbringing

Another cause of *Yahoo Yahoo* is poor parenting or upbringing. Many parents/guardians have abandoned their responsibilities in training their children. Okoroafor and Njoku (2012) and Uwe, Asuquo and Ekuri (2008) are of the opinion that poor parenting has contributed to the horrible value system we have in Nigeria today. It is most likely that children who are not properly guided in their tender age will definitely become miscreants in the society.

#### Unwholesome Desire for Wealth

Another reason why individuals go into *Yahoo Yahoo* is the unwholesome desire for wealth. Money is very essential to families and individuals alike. Meanwhile, the excessive desire for wealth is the bone of contention. It is also important to note that a large number of Nigerian youths are not willing to go through the stress of starting from the scratch; they want to get to the pinnacle of success without doing the work that is required.

#### Poverty

Poverty is also one of the reasons why youths venture into *Yahoo Yahoo*. Suleiman (2019) opines that, the poor economic situation in the country has impoverished a larger percentage of its citizenry, and has made crime an avenue to get out of poverty. In other words, the present economic situation of Nigeria has brought about unwholesome increase in fraudulent online activities, resulting into more frequent and malicious forms of this type of crime. Every Nigerian wants to be responsible, and not to be seen as wretched. In more recent times, there has been loss of jobs by so many individuals due to frivolous reasons from their employers, and the introduction of modern gadgets in place of human capacity.

To crown it all, the hope of getting a new job is very slim. Also, the advent of COVID-19 has not really helped many Nigerians as it has also brought about different hardships on the citizens. But even before COVID-19, the World Bank (2019) had declared Nigeria's economic growth as being too low to lift the bottom half of the population out of poverty. Instead of the present government of President Mohammad Buhari to focus on how to cushion the effect of the various hardships in the country, it is still busy blaming the past administrations, despite having ruled for five years.

#### Lack of Strong Cybercrime Laws

In another instance, Suleiman (2019) submits that Nigeria's lack of strong cybercrime laws is the reason most youths venture into *Yahoo Yahoo*. However, it is important to note that Nigeria's cyber laws are effective against crimes perpetrated in the physical world but not in the digital space due to lack of technology to combat cybercrime. Since *Yahoo boys* in Nigeria know that there is no strong cyber law and law enforcement agents are corrupt, they are encouraged to commit crime because they know they can go scot-free. Meanwhile, in the opinion of Maitanmi et al (2013), the penalties attached to these laws are weak. In fact, each time cybercriminals are caught, they find their way out from the fists of law enforcement agents easily. This is not minding the fact that the judiciary is corrupt. Nonetheless, it is not only security agents and the judiciary that should be up and doing, individuals have a part to play. Lack of proper security checks on the part of victims is one of the reasons criminals are having a field day.

### Quest for Flashy Lifestyle

The quest for a flashy lifestyle by most youths is another major cause of increase in *Yahoo Yahoo*. That is, the way they dress, build big houses and drive flamboyant cars is a problem. Conceptual analysis revealed that *Yahoo boys* accustom to the ostentatious life better known as Money flaunt (MF). This custom attracts many youths to get thrilled into the fraud business. To this effect, Atta-Asamoah (2009) concludes that in a region suffering from serious poverty, with rising youth unemployment rates and endemic corruption, the flamboyant display of wealth by cybercriminals has become a lure to poor and unemployed youths desperate to share in the wealth. Due to the gaudy life of *Yahoo boys'* lifestyle, many people especially youths are enthusiastically equipped to get their hand dirty because of ephemeral prosperity, without considering the rebound and peril consequence.

### Recovering what has been stolen away

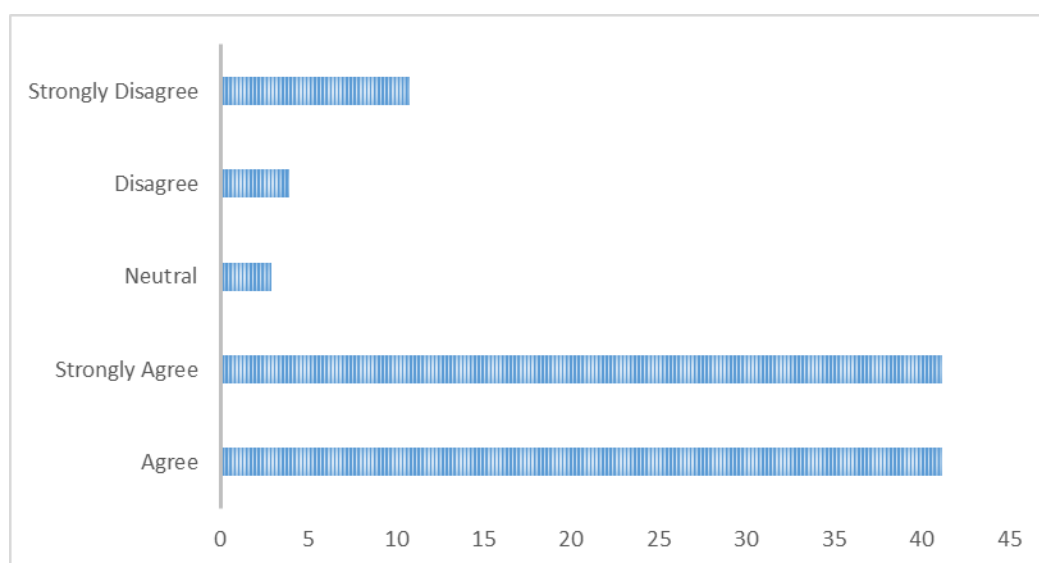
This particular trend has made many of the youths to be involved in *Yahoo Yahoo*. Many of them believe what they are doing is taking back what has been stolen away by the Western world from their country. They often claim that their act is just to claim what their ancestors have laboured for and the world at large has not been able to adequately compensate them for in their lifetime. Suleiman (2019) also echoed this point out very well when he said, *Yahoo boys* believed that colonial masters had brutally enslaved their great grandfathers, in return, they wanted to collect their entitlement, while others have flawed confidence that they wanted to retrieve the money that European people borrowed from their great grandfathers.

### Influence of Religious Clerics

The upgrade of *Yahoo Yahoo* to *Yahoo plus* is being facilitated by religious clerics. These clerics are found in the three major religions in the country. *Yahoo boys/girls* usually visits the clerics for ingredients that can help them to continue with their “business”. Just as noted by Tade (2013) and emphasised more on by Akanle and Shadare (2019), the *Yahoo boys/girls* make use of spiritual ingredients that can help them to successfully scam their victims by hypnotising them even though the victims might be aware of the prevalence of cybercrime. In fig. 2, 82.36% of the respondents agreed that religious clerics aid in the engagement of youths in *Yahoo Yahoo*

phenomenon. This shows that clerics make use of religion to promote the phenomenon. Also, some religious institutions have filled the hearts of their congregations with prosperity gospel, especially among some Christian churches (See Zulak, 2018). The negative effect of this is that the congregation ends up having shallow spiritual and ethical knowledge of sacred scripture (Kamsen&Biwul, 2019). Moreover, when religious leaders fail to criticise corrupt individuals to the point of accepting gifts from them, they are certainly promoting crime.

**Fig.2: Respondents' view on the involvement of religious clerics' in the promotion of Yahoo Yahoo**



Source: Field Survey, 2020

This is also supported by one of the interviewees who notes that,

For a yahoo boy to continue to be successful in the business, he must visit either a *babalawo*, pastor or an imam. This is because the business of scamming people these days has become more hectic and tedious. As in, *ojuboroko se gbaomol'owoekuro* (It is not easy to get the nut out of the kernel) – It is not easy to get money from the would-be scammed. You really need to add spiritual elements to be updated.

### 3.2 Effect of Yahoo Yahoo

The effect of cybercrime in the country are sometimes alarming and unprecedented. According to Proshare (2020), the estimated annual financial loss in Nigeria due to cybercrime was ₦250 billion (\$649 million) in 2017 and ₦288 billion (\$800 million) in 2018. Just like any other crime in the society, *Yahoo Yahoo* can affect individuals, businesses, and the nation at large. With regards to individuals, anyone who falls victim to *Yahoo Yahoo* may end up developing health issues such as heart attack due to financial loss. Victims can experience different degrees of psychosis also because of financial loss or use of charm by the perpetrator. There is also a feeling of mistrust that develops later on by the victim towards any individual. To make matters worse, the value of human life is at stake because of ritual killings committed by some *Yahoo boys* (Umukoro, 2019).

There is also the effect of suspicion in which everyone is deemed a “thief”. Everyone is being treated as a potential thief who is willing to defraud another person and as such, people are being too careful to deal with their fellow Nigerians. Also, many Nigerians who travel abroad have often been faced with this effect that they have been treated with much disdain due to their nationality. The country’s image has been dented with the scourge of the *Yahoo Yahoo* phenomenon.

In the opinion of Rouse (2020), cybercrime (that is, *Yahoo Yahoo*) can affect businesses by damaging investor’s perception after a security breach, and can cause a drop in the value of a company. Besides, businesses may also face increased costs for borrowing and greater difficulty in raising more capital as a result of a cyberattack. Yet, the loss of sensitive customer data can result in fines and penalties for companies that have failed to protect their customers' data. In fact, businesses may also be sued over the data breach.

Rouse (2020) further states that there is also damaged brand identity and loss of reputation after a cyberattack undermines customers' trust in a company and that company's ability to keep their financial data safe. Thus, following a cyberattack, firms not only lose current customers, but they also lose the ability to gain new customers. With all these, a business organisation could foldup if care is not taken. This will in turn increase the population of the unemployed in the society. Also, with the extravagant lifestyle of most *Yahoo boys*, market goods are often made more expensive,

as most of them usually spend money lavishly without caring the prices of good they are to buy. According to one of the respondents who is also a house agent,

Once house agents notice that the person coming to them to get an apartment is a *Yahoo boy*, they tend to increase the cost of the house apartment, because they believe the *Yahoo boy* will pay without thinking twice.

Corroborating the above assertion, a former *Yahoo boy* also opines that,

We usually pay whatever is called for us in the market, and we can even make sure that nobody is able to enter whatsoever market we are buying things from.

Though, it must be noted here that this does not usually happen all the time, as even the *Yahoo boys* themselves are often afraid of the security personnel.

Moreso, the integrity of a country is at stake when *Yahoo boys* are on the loose. Many investors are discouraged from investing in the country and money meant for social development are usually channelled into combating *Yahoo Yahoo*. In fact, security agencies such as the Economic and Financial Crime Commission (EFCC) and the Independent Corrupt Practices and other Related Offences Commission (ICPC) coupled with the State Security Service (SSS) and the Nigeria Police have been working round the clock to strengthen the national cyberspace, but their efforts seem to be in vain as crime rate is on the increase. This is largely as a result of corruption within the security agencies.

The country's financial market is affected as monetary transactions recording an abnormality in cash flow. Please note that the security of individuals' lives is also the concern of security agents and these lives must be secured.

On the part of the *Yahoo boys*, there are several effect of their sinister acts. One is stigmatisation. When a person is believed and known to be a *Yahoo boy*, many well-meaning Nigerians usually dissociate themselves from such a person. Many people do not want to have anything to do with them, as they are now believed to be more devilish with the addition of spiritual elements. Two,



mismanagement of assets. Since the money they are spending are illicit money that are not laboured for, many *Yahoo boys* often mismanage whatever asset they use such a money to purchase. They usually believe they are going to get another money to acquire another asset once they come across another victim.

Three, bankruptcy. Many of the *Yahoo boys* usually go bankrupt for life, as a result of being spendthrifts with no form of saving for the rainy days. How can they even save for the day when the money they have was obtained criminally? Four, spiritual repercussion. Many of the *Yahoo boys* with the addition of spiritual elements usually meet their Waterloo as a result of failed charms or ineffectiveness of charms. While some will lose their sanity or run mad, some may become useless in life with no remedy or even lose their lives via different mysterious occurrences. Five, bad influence on coming generations. There is no gainsaying that the influence being wielded by *Yahoo Yahoo* is nothing but bad and evil influence that encourages laziness at the expense of dignity of labour. This should be discouraged by all means and at all cost.

### **3.3 The Role of Religion in Mitigating the Menace of *Yahoo Yahoo***

Having seen the trends that have hitherto encouraged many youths to be engaged in *Yahoo Yahoo* and the different effect of the act, religion obviously comes to the fore as a means of mitigating the continuous development of the act. Religion has been seen by many functionalists like Max Weber, Emile Durkheim and Karl Marx to function in a dual form: positively and negatively. On the negative side of the coin is when people misuse religion to perpetuate evil, just like the case of the *Yahoo boys/girls* who usually approach the religious clerics to up their fraudulent activities spiritually. This is seen in the upgrade from *Yahoo Yahoo* to *Yahoo plus* and *Yahoo plus plus* (the use of human parts and kidnapping of human beings for rituals – in other words, they are ritualists).

Nonetheless, religion has often been seen as a unifying factor that is able to help in situations like the case of *Yahoo Yahoo* and all its shades. And since religion plays important roles in the society at large, it can therefore, be said that religion may act as a controlling or bonding force to prevent crime. Hagan (2017) argues that religion bond not only holds families and communities

together through common beliefs and rituals but also provides a moral compass, which can act as an internal social control, preventing individuals from engaging in antisocial behaviours, like crime.

The value of religion is seen in Mahmoud (cited in Salvatore & Rubin, 2018)'s work where he states that people (that is, Muslims) send their kids to *madrassa* (religious school) to teach them morals, values, discipline, and about their culture. A similar trend also exists among the Christians (in form of Sunday school or catechism classes) and indigenous belief systems.

Using the Scriptures and salient teachings of the religions: "The devil made me do it!" is the popular saying of many criminals, most especially when they are caught (Sumter et al, 2018). This shows that criminals have some forms of religious conviction, and it connotes religious influence on human behaviour. The truth here is that, religion in its own way goes against the practice of *Yahoo Yahoo* (or any other crime). In the Christian Bible, several passages discouraged crime. One of such is a verse in which Jesus was quoted to have said to His followers to keep His commandment if they love Him (John 14:15). "Keeping His commandment" here implies staying away from sins which include *Yahoo Yahoo*. Some bible passages that criticise *Yahoo Yahoo* are:

Better to have little, with godliness, than to be rich and dishonest (Proverbs 16:8). NLT

Stolen bread tastes sweet, but it turns to gravel in the mouth (Proverbs 20:17) NLT

Tainted wealth has no lasting value, but right living can save your life. The LORD will not let the godly go hungry, but he refuses to satisfy the craving of the wicked (Proverbs 10:2-3).NLT

Don't do as the wicked do, and don't follow the path of evildoers. Don't even think about it; don't go that way. Turn away and keep moving. For evil people can't sleep until they've done their evil deed for the day. They can't rest until they've caused someone to stumble. They eat the food of wickedness and drink the wine of violence! (Proverbs 4:14-17)NLT

They lie awake at night, hatching sinful plots. Their actions are never good. They make no attempt to turn from evil. (Psalm 36:4)NLT

What sorrow awaits you who lie awake at night, thinking up evil plans. You rise at dawn and hurry to carry them out, simply because you have the power to do so. When you want a piece of land, you find a way to seize it. When you want someone's house, you take it by fraud and violence. You cheat a man of his property, stealing his family's inheritance. But this is what the LORD says: "I will reward your evil with evil; you won't be able to pull your neck out of the noose. You will no longer walk around proudly, for it will be a terrible time." (Micah 2:1-3) NLT

Meanwhile, the Holy Qur'ān also has several passages that criticise *Yahoo Yahoo* activities. Quoting An-Nisa' 4:29, Allah did say that, "O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Other Indeed, Allah is to you ever Merciful." Below are some other Qur'anic passages that speak against fraud are:

O you who believe (who wish to reach Allah before death)! Indeed many of the Ahbar (Rabbis) and the Ruhban (Priests) devour the property of the people in falsehood, and hinder them from the Way of Allah. And those who hoard up gold and silver and do not spend it in the Way of Allah, give tidings unto them of a painful torment. Surah 9 At-Tawbah, Ayat 34

Those who eat the Ribâ (Usury) will not rise from their graves except as one rises who is being beaten by Satan into insanity. That is because they say: "Trading is only like usury; however Allah has made trading lawful and forbidden usury". To whomsoever then the admonition has come from his Lord, then he desists (from usury), so what has already passed (usury he had taken before) is for him and his affair belongs to Allah; and whoever returns (to usury), these are the inmates of the Fire; they shall abide in it forever. Surah Al-Baqarah - 2:275

And [for] their taking of usury while they had been forbidden from it, and their consuming of the people's wealth unjustly. And we have prepared for the disbelievers among them a painful punishment. Surah Al-Nisa' 4:161.

So also, in the Ifa Literary Corpus, several Odu discourage the practice of *Yahoo Yahoo*. For instance, one of the Odu did say that:

Owónrín dá pà ááwo Étun  
 Èèkàngbì awo ọ̀bòtì  
 Gbohùngbohùn awo inú igbó  
 A dí fá fun Mósèrú tísomọ  
 Bibi inú Àgbònnìrègún.  
 Ekutósìrù, ẹnikankórí  
 Ejatósìrù, ẹnikankórí  
 Erantósìrù, ẹnikankórí  
 Ojùgbò nà dá kún mọsesèrú sólúwo

#### Translation

Owónrín dá pà the herbalist of Étun  
 Èèkàngbì the herbalist of ọ̀bòtì  
 Gbohùngbohùn the herbalist of the forest  
 That made Ifa divination for mósèrú  
 The son of Àgbònnìrègún  
 The fish he used for the sacrifice, nobody sees it  
 The bird he used for the sacrifice, nobody sees it  
 The goat he used for the sacrifice, nobody sees it  
 Ojùgbò nà please don't manipulate for herbalist (ólúwo)

From the various sacred writings, it could be deduced that the religions discourage manipulation of people in order to get wealth. They also emphasise on dignity of labour, which is able to bring an end to people laziness.

Concerning cyber spiritualism, it involves the procurement and use of mystical, spiritual, and supernatural powers by *Yahoo boys* to cast spells on their victims. These methods make it easier for the *Yahoo boys* to get whatever thing they want from their victims without objections. This is where the 'plus' in *Yahoo plus* comes in.

The plus implies the addition of spiritual ingredients to *Yahoo Yahoo*. Some religious leaders are involved in making available substances used in making *Yahoo boys'* wishes and request comes to past. Examples of such religious leaders are the traditionalists who give them the *àfòşẹ*, *máyèhùn* and soaps mixed with some special ingredients. We also have some of the white garment churches who make soaps, perfumes, and necklaces for them to use while talking to their victims or going to see them.

As a matter of fact, Tade (2013) while quoting one of his respondents did say that charms being used by *Yahoo boys* are not only provided by African Traditional Religion clerics but that some Christian and Muslim clerics also give charms to *Yahoo boys*. Be that as it may, it saddens the heart to find out that some of these religious clerics are involved in such acts.

Nonetheless, with adequate knowledge of the Holy Scriptures and salient teachings of these religions with emphasis on the sanctity of life, these religious clerics are more likely to give up their supports for the *Yahoo boys/girls*. And, if they refuse to give up the act, nemesis will catch up with them as they are bound to meet their waterloo.

Besides, we have some prosperity preachers who create the impression that one must get rich at all cost, not minding the risks and dangers involved. In other words, not getting rich or being successful is a "sin". An online article published by the University of Toronto News on November 21, 2018 also highlights this that, prosperity preaching does have a negative effect on listeners by making them have unrealistically optimism (Zulak, 2018). Yes, some preachers may misinterpret the scriptures giving the listeners wrong ideas (Soboyejo, 2016), and when they do, it is very likely that the congregation may sometime feel ill-gotten wealth are legitimate. Nevertheless, it is not a sin to preach on prosperity but adequate emphasis should be placed on hard work and patience, which are supported by the Holy Scripture.

**Table 1: Respondents' responses on the place of religion in mitigating the scourge of *Yahoo Yahoo***

<b>Variables</b>	<b>Frequency (n=102)</b>	<b>Percent (%)</b>
<b>Do you agree that religion can really be used to curtail the spread of the <i>Yahoo Yahoo</i> menace?</b>		
Yes	88	86.27
No	3	2.94
Maybe	11	10.78
Total	102	100.00
<b>Do you think the teachings and Holy Scriptures of the major religions in Nigeria can dissuade people from participating in <i>Yahoo Yahoo</i>?</b>		
Yes	90	88.24
No	12	11.76
Total	102	100.00
<b>Do you agree that the major religions in the country are preaching/working against <i>Yahoo Yahoo</i>?</b>		
Agree	18	17.65
Strongly agree	3	2.94
Neutral	17	16.67
Disagree	35	34.31
Strongly disagree	29	28.43
Total	102	100.00
<b>Do you feel religious organisations have failed in their duty to discourage cybercrime (<i>Yahoo Yahoo</i>) in the country?</b>		
Maybe	7	6.86
No	3	2.94
Yes	92	90.20
Total	102	100.00

Source: Field Survey, 2020

Religious organisations were reported to play a major role in the social menace of *Yahoo Yahoo* and its wide occurrence. The analysis of these roles presented by Table 1 as reported by the respondents show that, 86.27% agreed that that religion can really be used to curtail the spread of the *Yahoo Yahoo* menace. Also, 88.24% agreed that the teachings and Holy Scriptures of the major religions in Nigeria can dissuade people from participating in *Yahoo Yahoo*.

Nevertheless, 63.74% disagreed that the major religions in the country are preaching/working against *Yahoo Yahoo* and 90.2% also agreed that religious organisations have failed in their duty to discourage cybercrime (*Yahoo Yahoo*) in the country. This shows a wake-up call to religious leaders and groups to be up and doing in order to bring an end to the menace being posed by *Yahoo Yahoo*.

The Christian Bible discouraged its adherents from desiring wealth at all costs by saying, "...people who want to get rich keep toppling into temptation and are trapped by many stupid and harmful desires that plunge them into destruction and ruin." (1 Timothy 6:9). The Holy Qur'ān and the African Indigenous literary corpus also detest an unpleasant desire for wealth.

Religious organisations and groups really need to sensitise and orientate their members on the dangers and consequences of being involved in any shades of *Yahoo Yahoo*. Since they are often respected members of the society, many of their members are more likely to respect and take their words very seriously. As rightly noted by Mbiti (1969) that it is religion more than anything else that shapes the worldview and participation in social life of many Africans, it is believed that these major religions are more than capable of helping to curb the societal menace of *Yahoo Yahoo*. Also, the religious clerics are to stop being accomplices in the distasteful act.

Moreso, it will not be out of order for religious organisations and groups to create employment opportunities in their areas. The fact is, government alone cannot employ all the citizens of the country. If religious organisations and groups too can complement the efforts of the government and other private organisations in making sure they create more employment opportunities for the youths, as the idle hand is often the devil's workshop. A trip down memory lane would show how religions have been very useful in this regard with the establishment of various schools, hospitals and so on. By being involved in different business ventures, it is hoped these can also

be used to take the youths off the streets. Also, it is expedient of these religions to pay salaries that are commensurable to the work done and not underpay anyone they employ in their organisations.

More importantly, if indeed the nation is willing to win the fight against cybercrime insecurity and every other form of insecurity, moral values must be inculcated and deeply imbibed by all and sundry. And, the only means through which the nation can achieve this is through religion. Religion has a big role to play in ensuring that its adherents have good moral locus. This is why Anwuluorah and Asike (2015) were able to note that,

Values are fundamental in all human societies and in human actions and activities. Generally, morality originates from religious considerations, and so pervasive is religion in Nigerian culture that the two cannot be separated. What constitutes moral code of any particular Nigerian society, that is, the laws, taboos, customs and set forms of behaviour-all derive their compelling power from religion. Thus, morality flows out of religion, and through this the conduct of individuals' are regulated; and any break of the moral code is regarded as evil and punishable.

According to Aluko (2015), the different religions in the country have a very strong foothold in stabilising values in Nigeria, but they would have to really live up to it. Indeed, religious organisations and groups would have to make sure they uphold and emphasise more on moral values that is able to help in bringing solution to cybercrime and other crimes in the country. When everyone has a good moral standing, the country is bound to be safe and prosperous.

#### **4. Conclusion and Recommendations**

For a country to develop very well in all forms, insecurities must be curtailed, and the youths have a big role to play. Rather than engaging in cybercrimes that will jeopardise their future, they must endeavour to know that there is always dignity in labour and wealth acquired through labour usually brings peace of mind. Since most religions talk and lay emphasis on dignity of labour and peaceful co-existence with neighbours, various religious clerics must uphold these



practices, and eschew anything that will destroy the peace of the nation at large. In another vein, there is need for the government to come up with stronger laws and be able to enforce such laws.

The Nigeria constitution is not strict enough; therefore, it gives free hand to the criminals. There should be another court of law established for the purpose of listening and judging the case of cybercrimes of this nature, as it has become a national disaster where the supposed leaders of tomorrow are at the brunt. Any act of fraud should be dealt with swiftly and consistently. No matter how minor the fraud discovered may be, the government should ensure that the penalty is aligned with the code of conduct.

Another means in which this act can be stopped or reduced to its barest minimum in the country is by gainfully employing the youths who are involved in the so-called *Yahoo Yahoo* business. When the government creates jobs, it solves a whole lot of problems. It is like killing many birds with one stone. However, it is not only the government that should be saddled with this responsibility, others too, especially the various religious organisations and groups should be involved.

Moreso, the society and especially religious organisations and groups need to speak out against this crime. Many people in the society will not say a thing when they witness a crime or know that a crime will happen; they will refuse to report to law enforcement agents (cops). Most people usually turn a blind eye to the crime because of the pecuniary benefit they derive from the criminals or because they are often afraid of what the criminals might do to them. Well, they may not be out rightly blamed, as most people are being careful of what might be the possible consequences, even with the loopholes and corrupt law enforcement officials. In conclusion, both religious bodies and the government in particular, and the society at large<sup>1</sup> have a lot of role to play in putting an end to the social menace called *Yahoo* and the associated insecurity in the country.

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