Social Organization of Internet Fraud among University Undergraduates in Nigeria

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Abstract

Internet fraud is one of the most rapidly increasing forms of computer crime. The advent of the 'yahoo-boys' subculture in tertiary institutions has introduced another dimension of youth's involvement in cyber crime. Studies on Internet fraud in Nigeria have been biased to the emergence of the 'yahoo-boys' subculture while neglecting the importance of the structure sustaining it. Using the snowball sampling technique, 20 yahoo-boys were interviewed. Findings indicate that Internet fraud in tertiary institutions are socially organized and highly networked. It is increasingly becoming specialized and sustained by informal networks. This involves nefarious networking of fellow fraudsters and bank staffs. The latter leak vital customer details to yahoo-boys and facilitate payment without alerting security agencies; while the former arranges bail-out option in crisis period. The money is paid through domiciliary accounts, cheques, credit cards, Money Gram and Western Union. Cyber crime was reported to yield benefits in paying their school fees, acquire properties (cars and land), and sustain living. This informal network will continue to circumvent any genuine drive to stop cyber-criminality in Nigeria. The Government must address the fear of unemployment and check unbridled corruption, and integrate moral values into the body polity.

Keywords: Internet fraud; cyber crime; undergraduate; computer; Yahoo-boys.

Introduction

Like any other criminal act, Internet fraud, especially those involving youths in Nigeria, has grown in leaps and bounds, winning more souls from partner agencies, who now contribute to the successful execution of Internet fraud. Many undergraduates in Nigerian universities have embraced Internet fraud as a way of life. Many of them have become rich while some others have been caught by the law. In April 2012, Olasaidi Dare, an undergraduate of the Olabisi Onabanjo University, Ago-Iwoye, was sentenced to five years' imprisonment over an attempt to obtain money under false pretences in a cyber café[3]. On June 5, 2012, a Federal High Court in Kaduna State,[4] Nigeria sentenced a 25-

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[3] Justice Lawal Shuaibu sentenced the convict and ordered that his imprisonment should take effect from the date of his arrest. Dare was arrested on March 31st, 2008 at Friendly's Cyber Café located at Friendly's Hotel along Adebayo Street, Ado-Ekiti, Ekiti State, while attempting to defraud an unsuspecting victim overseas using the Internet facilities of the café. He was arrested alongside

year old, Imonina Kingsley, of the University of Ilorin, Nigeria to twenty years' imprisonment for defrauding an Australian of one thousand dollars ($1,000) when he fraudulently presented himself as a gay from Republic of Benin. He was charged for impersonation, possession of fraudulent documents and attempt to obtain money by false pretences contrary to Section 8(a) and punishable under Section 1(3) of the Advance Fee Fraud and other Fraud Related Offences Act 2006 (Economic and Financial Crimes Commission, 2012).

These cases attest to the pervasive nature of Internet fraud sub-culture gaining grounds in Nigerian ivory towers. Internet fraud has permeated the Nigerian society with youths leading the squad. According to the Chairman of Nigeria' Economic and Financial Crimes Commission (EFCC), Ibrahim Lamorde, more than 288 persons have been convicted over various Internet crimes, while 234 are still being prosecuted in courts across the country (EFCC, 2012). Evidently, Internet frauds among educated youths enjoy better planning, execution and organisation. High level of internet impersonality allows for its deployment for whichever purpose by its users. According to Ige (2008), the Internet remains a mechanism for dissemination of information, collaboration and interaction among individuals and computers without regard for geographical location. Computer technology has ushered remarkable developments in human history but its subversive utilization has raised many questions. As observed by Adeniran (2008), information communication technology has altered African cultures, patterns of socialization, and social institutions, particularly with regard to telecommunication and the Internet.

In Nigeria, youths, especially undergraduates and the unemployed have embraced the ICT inventions, such that the Internet medium now takes larger part of their days when compared to their other daily activities. The varieties of application offered by the Net, such as, electronic mailing, 'chat' systems and Internet messaging (IM), often serve as veritable grounds for carrying out nefarious 'webonomics' and other fraudulent activities by the youths (Adeniran, 2008). This has significantly given birth to the emergence of '*yahoo-boys*' sub-culture among Nigerian youths, particularly in urban centres. The focus of this research is to investigate the perception of yahoo-boys about their activities; understand the informal network sustaining Internet fraud; and determine how it is organized into different areas of specialization among students in tertiary institutions. The informal network has become important for planning, implementing and executing organized criminal acts in Nigeria.

Fraud is not a new phenomenon because it has always been around since human history. Its definition and outcomes on victims have not changed. With the use of the Internet for commercial purposes, the method of perpetration of fraudulent activities has evolved to include online capabilities (Lee, 2003). In other words, the Internet has opened up a door for the development of a new criminal sector of fraud. The scary aspect of this type of new fraud is that perpetrators can now use the anonymous advantage of the Internet to cause harm (PBI Media, 2003). Since the Internet works on real time, a prospective victim can be harmed much more easily and quickly. It is even possible for the

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other suspects, one of whom had earlier been convicted by the same court. The Economic and Financial Crimes commission has been evolved a sweeping mechanism code-named Cyberstorm 1 to raid illegal cyber cafes nationwide. The operation yielded some arrests and exposed illegal cybercafés.

[4] Kaduna State is located in the heart of Northern Nigeria.

criminal to harm the same victim again and again because the fraudulent electronic transactions can be repeatedly processed within a short period of time. Therefore, conventional wisdom requires that a consumer be always cautious and knows what to watch out for when buying online (Trebilcock, 1998). There are multiple forms of Internet fraud. One type of Internet Fraud is the Nigerian e-mail fraud. In this particular crime, the victim, for instance, receives an e-mail from an alleged son of a deceased Nigerian head of state, who happens to be the heir to millions of dollars that are hidden in accounts all over the world. The e-mail recipient is made to believe that he/she is to receive some of the fortune. All that is asked in exchange is a lawyer's fee of several thousands of dollars in order to claim the money. The people who fall prey to this crime send their money and never receive their expected fortune (Koinange, 2002). As a relatively new form of crime, Internet fraud affects a substantial number of people on a daily basis. The effects of Internet fraud are often discussed in terms of financial losses, while the indirect effects go unnoticed. For instance, the fear and/or apprehension of many who refrain from engaging in online commerce as a result of fraudulent activities is undoubtedly an overlooked consequence of Internet fraud (Burns et al., 2004).

Computer fraud is one of the most rapidly increasing forms of computer crime. Computer fraud is also commonly referred to as Internet fraud. In a nutshell, Internet/online fraud is any type of fraud scheme that uses one or more components of the Internet to perpetuate a crime (Koong *et al.,* 2006). Such means may include chat rooms, message boards, or Websites. It is broadly defined as online fraud when an Internet component is used (a) to present fraudulent solicitations to prospective victims, (b) to conduct fraudulent transactions, or (c) to transmit the proceeds of fraud to financial institutions or to others connected with the scheme (U. S. Department of Justice, 2003). According to Kunz and Wilson (2004), computer fraud uses electronic resources to present fraudulent or misrepresented information as a means of deception. Computer fraud is, therefore, a subset of computer crime.

Three major developments around the globe have enabled businesses to better reach prospective consumers. First, computer ownership around the globe has exceeded 625 million (Koong et al., 2006). The United States alone has about a third of those computers (Petska, 2001). Second, advances in Internet-related technologies have enabled businesses to better communicate services and products to targeted audiences. Customers can now preview products online in multimedia formats. Prior to the new millennium, some 80 percent of all Internet use was already graphic intensive (DeVeaux, 1999; Koong et al., 2006). Third, consumers are getting savvy and comfortable buying online. Apart from the demand for information access, the increase in Internet traffic is indeed brought about by the proliferation in the demand for services and products (Theel et al., 2001). While it is true that most online companies are legitimate and honest in their business practices, Internet technology has also attracted the attention of computer technology savvy criminals. Given the many e-mail solicitations received daily and relative ease of setting up and closing up a website with transaction processing capability, consumers can easily become victims to online fraud.

Review of Literature

Internet fraudsters in Nigeria have recognized online opportunities to perpetrate online frauds. The National Fraud Information Centre (NFIC), in 2007 listed top ten reported Internet scams to include: fake cheque scams (29%), general merchandise (23%), auctions

(13%), Nigerian money offers (11%), lotteries (7%), advance fee loans (3%), prizes/sweepstakes (3%), phishing (3%), friendship and sweetheart swindles (1%) and Internet access services scam (1%)[5]. Of these, $4, 043.14 is lost by victims of the Nigerian money transfer scam. Katyal (2002) posits that, at present, the damage caused by computer fraud runs to billions of dollars each year, making it one of the most economically damaging forms of crime in human history. Each day, more than half a billion people around the world log on to the Internet to buy and sell goods, to exchange ideas and to communicate promising opportunities and innovative solutions. As billions of dollars cross across the Internet each day, a small group of predators have chosen to make cyberspace a place for crime and fraud.

Ige (2008) examined secondary school students' perceptions of incidences of Internet crimes among school-age children in Oyo and Ondo States, Nigeria. The study indicated that students are being initiated into Internet crime by their friends in the universities, polytechnics, and colleges of education. Furthermore, male students are more involved than their female counterparts, a reflection of what happens worldwide. Also, senior secondary school students' involvement in Internet crime is not a function of the socio-economic status of their parents, as students from both rich and poor homes engage in the crime. In addition to this, the involvement of students in Internet crime has no effect on their academic performance, as the students' higher level of cognitive thinking being used to scam people on the Internet is being exploited to enhance their academic standard.

Adeniran (2008) contends that in Nigeria, unlike the traditional criminal groups, both sexes are functionally involved in Internet fraud in Nigeria, with varying specialized functions. Reddick and King (2000) and Adeniran (2006) claim that the anonymity and privacy that the Internet provides for potential users has excessively enhanced the degree of fluidity and structural complexity of the '*yahoo-boys*' operations in Nigeria. Today, they get access to the Internet without leaving the home. Embezzlements, electronic frauds, fictitious sales of properties and cars are all being carried out without leaving a trace. Also, gender switching – a new sense of self that is "decentred and multiple" - has emerged among the *yahoo-boys* in Nigeria. This is essentially for the purpose of facilitating their nefarious activities. At a single point in time, an individual could claim to be a "beautiful lady" or a "big man" or a "celebrity", all depending on his/her immediate needs.

Arowosaiye (2008) avers that fraudsters in Nigeria and their foreign counterparts are perfect exploiter of global financial growth and ICT advancement which renders traditional geographical expression meaningless. Today, it is possible to plan a crime in one country, carry it out in another and move the proceeds from one country to another or more countries, all from a personal computer. The categories of economic and financial crimes in Nigeria are too wide to be exhausted here. However, the recent phenomenon of phishing, identity theft, credit card fraud, which are closely related forms of cyber or internet frauds and internet piracy are emerging economic crimes which need to be addressed by the existing Nigerian criminal law. Michael (2006) asserts that phishing, credit card fraud and identity fraud are not really distinct form of ICT enabled or internet economic crimes but rather another method of online fraud scheme. Using this method, fraudsters create websites that appear legitimate but in reality are scam designed to defraud or obtain information that can be used to commit further economic crimes. Evidently,

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[5] See www.fraud.org for details

there is a gap in the literature on studies concerning the organization of internet fraud among undergraduates. This is what this investigation tries to fill.

Theoretical Framework
Institutional Anomie Theory

The motive of a behavior emanating from the failures or negligence of social institutions in regulating the behavior and needs of man is better captured by Institutional Anomie Theory (IAT). The theory posits that, in order to understand any social phenomenon, we must understand the basics of social organization (Messner & Rosenfeld, 2001a; Rosenfeld & Messner, 1997). Furthermore, IAT specifies how the emergence of anomie is related to specific institutional arrangements of contemporary society (Messner & Rossenfeld, 2001a). It argues that modern society is fundamentally different from pre-existing societies in that the economic system is not embedded or regulated by other institutions. Rosenfeld and Messner (1997, 2001a) suggest that social institutions are both interdependent and in conflict with one another, which leads to a constant, necessary balancing of institutional demands. According to them, the economy is at the centre of this balancing act. Institutional anomie theory, therefore, helps to explain the effect of the economy over other institutions by suggesting that "economic dominance stimulates the emergence of anomie at the cultural level and erodes the structural restraints against crimes associated with the performance of last roles" (Rosenfeld & Messner, 1997, p. 213). As such, the dominance of the economy in the institutional balance of power weakens the ability of other social institutions to exercise social control, which has important implications for the rate of deviant behaviour including cyber crime. The invasion of the market economy into other institutions obstructs the functioning of political, religious and educational institutions. When this happens, the society fails to regulate the conduct of its members effectively by means of societal norms and roles.

Methods

The study was carried out at the University of Ibadan, Nigeria. The university is located in Ibadan North Local Government Area, off Oyo road on the northern fringes of Ibadan. As Nigeria's oldest university, the University of Ibadan has established a reputation as a "centre of excellence" of international standing. As a federal university, it admits students from diverse ethnic groups. With the provision of eleven halls of residence, students are encouraged to reside on campus. Accidental and purposive sampling was adopted to reach respondents. The study purposively sampled the views of 20 Internet fraudsters, also known as '*yahoo-boys*'. They were reached with the help an informant familiar with the operations of internet fraudsters on campus. The snowball method provided avenue that sustained respondents' availability for the study. The main instruments for data collection included the use of in-depth interview (IDI) and focus group discussion. IDI was personally conducted with the yahoo-boys on campus after the purpose of study was explained through the aid of telephone or cell phones. Three FGD sessions were conducted with the respondents. Each session comprised 6 participants. The IDI contained questions that elicited responses from the fraudsters (*yahoo-boys*) on their socio-economic backgrounds, category and methods of payment employed, and sources of information for scammers. The information obtained from the interview was analyzed using manual content analysis.

Results

Organizing into specialty

Internet fraud is organized along areas of specialization to make a success of the deviant behaviour. Specialization brings about mastery of a fraud technique and increases the likelihood of success at trial. Internet fraudsters study the security network of online transactions to decide where to pitch their tents. They also study the mood of people in the country in terms of their vulnerability to new on–net transactions. This happens among those who specialize in sending fraudulent bank e-transaction messages where customers are asked to supply details of their password. Respondents reported that many unsuspecting individuals would have been duped before those in authority would enlighten the public concerning the new strategies being used by fraudsters to dupe people. Once the tactic is known by the people, there is a change of tactic and, by extension, another type of internet fraud. Quick monetary reward may also endear a yahoo-fraudster to a particular type of Internet fraud. Sending fraudulent messages and online dating were reported low risk (high profit) areas of specialization. A respondent stated that:

> I started online fraud in my 2nd semester of 100 level as an imposter via online dating. Then I looked for the profile of people that live in developed country and if it is in Nigeria, I look for people who live in places like Port Harcourt, Abuja, Calabar and Eket. I always posed to them as a big man who needed a wife. Sometimes I posed to them on how my wife disappointed me and took away my property and children. All this is polished in a pitiable way with some pictures, to convince them when I'm chatting with them. However, what I do mainly now is to transmit misleading information online for people to send their bank accounts (A male online fraudster/IDI/300level).

Another respondent also maintained thus;

> I have been involved in Internet fraud for more than three years. There are several types of online fraud. Such as phishing, online dating, Bank transfer, international transfer and ATM credit card transfer. But for me I involve in international bank transfer, where I transfer money from one bank to one bank, most especially those that are on stock exchange (A male fraudster/IDI/25years).

Another one opined that:

> Online fraud is committed essentially by hacking i.e. gaining unauthorized access to a computer system. Other includes: sniffing, hacking, web cramming, spoofing, credit card fraud, identity theft, data kidnapping through industrial espionage and packing. This however varies from one person to another depending on their level of conviction and ability to make more money (A male fraudster/IDI/200L).

The above submissions are instructive. It is possible to plan a crime in one country, carry it out in another and move the proceeds from one country to another or more countries. This finding correlates with the work of Michael (2006) who found that the increase in the participation of Nigerian youths in Internet fraud, particularly phishing has increased over time. Thus, using this method, fraudster creates websites that appear legitimate but in reality are scam designed to defraud or obtain information that can be used to commit further economic crimes. This view was also supported by Reddick and

King (2007) who claim that in 2006, a British bank reported to have seen sharp increase in Nigerians' involvement in phishing attacks in which e-mail purportedly come from the banks asking customers for sensitive information, such as account number and PIN number. This trend was attributed to increase in accessibility to phishing software on the Internet.

Phishing appears to be on the increase in Nigeria owing to the online nature of banking activities. Both the literate and the illiterate who do not want their bank accounts closed hurriedly supply their account details to the mail received. Most of these mails appears original and have deadlines, creating panic in an unsuspecting customer. These misleading messages have continued unabated. These offenders have also mastered the use of time and space while committing their nefarious activities. In respect of ATM fraudsters, software is deployed to sift accounts. When the account is discovered, the fraudsters carry out their attacks mostly on weekends and mostly outside the state where the account is domiciled. In his own approach, another respondent also maintained thus:

> *Due to increase in e-banking services, many fraudsters now enjoy direct access to millions of prospective victims around the world. When people go to use their ATM most of the time, they are susceptible to Internet fraud. What I do is that there is software that could help you access all the account numbers of people that have come to withdraw. Once you scrutinize the account number and see the one that has big money, you can use JOTRAM in transferring the money into your own account instantly, and at a minimal cost. Other examples related to that includes Ponzi schemes, the use of chain letters and bulk electronic mail, business opportunity schemes, and fraudulent online auctions, prizes and lotteries (A male online fraudster/500Level/IDI).*

Undergraduate fraudsters also capitalize on the unemployment problem in Nigeria by placing advert in national dailies. Some pose as recruiting agency on the Internet and asks prospective applicants to pay specified amounts into a bank account. This is repeated on a weekly basis. The money requested is also calculated on the ability to pay by those looking for jobs. Most organizations in Nigeria have subscribed to weekly purchase of *Guardian* newspapers on Tuesdays and Thursdays. This is because most unemployed youths look out for adverts placed in the paper on these two days. They make photocopies and tell their unemployed friends about the opportunity thereby creating a pool of funds for the fraudster. This was recounted by a respondent:

> *Basically, there are many types of Internet fraud, but what I do mainly is to get cool money by setting up of an establishment (fake employment). Sometimes I pretend to be the chief executive officer, and ask people to come and apply for job. But usually you ask little money because if you asked for big money like N5, 000 you may lose. But if you ask for N2000 – N3, 000 you get more people. Most of the adverts you see on newspapers most especially by Guardian on Tuesday are not real; they are deceptive (Male fraudsters/IDI/300L).*

Yahoo-boys also send fraudulent messages to dupe subscribers of a particular network. Their knowledge of the working of telecommunications promotions have been cloned and exploited to defraud Nigerians. This involves sending fraudulent messages on their phones concerning a huge amount they have won. The winner is then asked to call a special number to negotiate how the prize would be picked up. He/she is required to send certain amount of credit to the number. Many gullible persons were reported to have been trapped through this technique.

I started Internet fraud in 2008, and since then I have graduated into online dating and Lotto which are major achievements for me. Lotto simply means playing an online lottery, which some people have termed Baba-Ijebu. You can decide to do this through our phone and what is called Logo-scan. This involves getting the text trademark of a company mostly telecommunication and then send messages through an online bulk SMS that some people have won electronic gadget like DVD, home theatre, flat screen and black berry (A male online fraudster/IDI/400Level).

When further probed on how they get victims' phone numbers, he maintained thus:

We don't get numbers, contrary to the opinion of many people. What we simply do is that we make combination of numbers following a coded strategy that one can not reveal. (A male online fraudster/IDI/400Level)

Apparently, it is strategic to specialize in order to maximize the profit and minimize the risk involved. The risk may involve being trapped and arrested by the Economic and Financial Crimes Commission (EFCC).

Informal Network and the Insider Factor

The informal network remains vital to the success of Internet fraud among youths in Nigeria. This network revolves around paying institutions, security agencies, co–fraudsters and, sometimes, families. The common means of collection of fraud money in Nigeria is the banks. Yet, it has been difficult for the act to be curtailed owing to the involvement of the staff of such banks in aiding the crime. They are partners and get sorted out on every successful transaction. A respondent stated that:

Even some bankers are involved in this kind of business because some of them know those big men that always go to safe money in the Swizz banks and other foreign banks. Once you can break even with the security code, you may divert about 5-10 million into your account (A male fraudster/FGD/400L/23years).

Analysing further on the method of payment and collection of money, a respondent claimed thus:

The issue of Internet fraud is very complex. For an individual to start, you need your Laptop, browser and ISP. This ISP is what will enable you to claim that you are operating anywhere in the world. This will also enhance your payment plan. Virtually all the payments are made through banks. All you need is just the PIN Code payment which you are to use in claiming your money or entitlement as it is fondly called among we Internet fraudster (A male online fraudster/IDI/300Level /09-07-2011).

In line with the report by Ige (2008) that payments in Internet fraud are made into domiciliary accounts, some of the respondents asserted that:

There is no one who engages in Internet fraud that will not want to receive his money almost immediately the business struck as a deal. Everybody wants fast money before the person you are duping would realise that he/she has encountered an advanced swindler/(419). Once we notice a payment online into our bank, we

go straight away to claim our money without any delay (A male online fraudster/IDI/200Level).

Other means of payment identified by the respondents include cheques, money order and credit card. In his own submission, a respondent noted thus:

It is not advisable to be claiming your money through cheques. I think the best method is true Money Gram or Western Union. For instance, even if somebody is sending money from Saudi-Arabia, you can get it through Western Union Money Transfer. Just go with your identity and the PIN code sent to you. You collect your money (A male online fraudster/IDI/400level).

For a successful prosecution of fraud, an insider within the payment medium (bank) is important. The banker facilitates payment without attracting the attention of security agencies. They also get their share of the loot[6]. The instability in Nigerian banking sector may have created uncommitted workforce. Working in an insecure establishment makes workers vulnerable. A substantial number of bankers lost their jobs during the economic recession in the country. The fact that those sacked never collected disengagement fee increases the vulnerability of those within the banking sector (mostly youths), with opportunities to explore other means to sustain their lives. Besides, there was pay-cut to rescue banks from imminent collapse. This affects the socio-economic status of staff of banks, and since youth predominates among employed staff in banks, yahoo-boys easily found an ally in them. One respondent said:

For you to receive your dollar or pounds sterling in the bank, it is good to have an in house' in the bank. This is because some of those bankers knew that you are a fraudster because you claim different names (A male Internet fraudster/IDI/400L/24years).

This insider factor is important in order to have a smooth transaction without the security agencies being alerted by any of the bank officials, particularly those in the Western Union unit of banks. A respondent in an FGD session opined that:

If I go to the bank to collect money, although they know me very well as their customer, but what I do mainly is to 'dilate' the ground. If you are collecting such an amount of money from bank everyday or say weekly, they can decide to set you up. So you need to make a 'dilate' because when you have worked, it is only through bank medium you can collect your money (A male online fraudster/200L/FGD).

A self-confessed female fraudster explained that she was introduced by her former boyfriend into online fraud during which she established connections with some bank officials which she utilized.

Further, family and co-yahoo comrades are important network agents in connecting and rescuing arrested yahoo-fraudsters. They have become crucial in recruiting people into online fraud as well as sustaining them in the business. When arrested by security agencies, it is the immediate yahoo-boys that will rally round their friends through their

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[6]This refers to parting with a percentage of the money as a form of bribe or gratification. This is done to build further relationship and confidentiality.

connection in the security units. What they do is to network the head of anti-fraud unit in the police so as to ensure their release.

> *I joined Internet fraudster business through peer influence. But any time I have a problem like when I was arrested by the police, it was this same set of people that will rally around me for support and assistance (Male fraudster/26years/2011)*

A larger percentage of students involved in Internet fraud are well connected. They are children of the well-to-do people in the society, who have structures that can bail them out of problems. The university anti-crime units may sometimes be incapacitated from prosecuting Internet fraudsters arrested owing to the involvement of children of high-ranking university officials, as revealed below:

> *Larger percentages of students that engage in Internet fraud are sons of the rich and highly influential people in the society. In our group, we have some guys whose parents are chief superintendent of police, permanent secretary, highly placed politicians and professors even in this University (Male fraudster/IDI/22 years/UI).*

Factors Responsible for Internet Fraud among undergraduates

Owing to the level of Internet literacy and greed, unsuspecting persons have become victims of Internet fraud in Nigeria. Our respondents reported that many people are deceived into business transactions online. Once trapped, the victim is christened as *'maga'*[7], a term freely deployed in Nigerian music industry to celebrate fraud. Surprisingly, yahoo-boys see internet fraud as a form of corruption and admitted that Internet fraud threatens foreign investment in Nigeria as well as misrepresent the country. A respondent averred that:

> *The level of sophistication has gone high to the point of using system to commit fraud and other related crimes. Internet fraud is one of the several forms of corruption that may shut the door of progress against the nation, as the global village currently records an increasing criminal behaviour where fabulous amount of money is currently channelled and people are deceived to go into transaction that may cause them their lives (A male Internet fraudster/IDI/100L/02-07-2011).*

The fear of unemployment has been identified as a push factor for undergraduates' involvement in Internet fraud. Poverty has risen phenomenally from 15% in 1960 to 54.4% in 2004, while the national unemployment rate stood at 23.9% in 2011 (National Bureau of Statistics, 2011). Involvement in cyber crime may, therefore, be a creative innovation linked to survival to cope with economic insolvency. A 500-level Mechanical Engineering student noted that the fear of the unknown may have conscripted those involved in *yahoo-yahoo* to deviate, rather than waiting for after-school unemployment. In sum, they see Internet fraud as a creative thinking, and timely wise decision in a country like Nigeria. A respondent said:

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[7] A maga is a prospective person to be duped or a person that has fallen into the dubious trap of internet fraudsters. This term is now commonly used to refer to any gullible person

> *The unemployment rate in the country is so degenerative that, if you are not wise, you will become useless in this country. The means of survival is through being creative (A male Internet fraudster/IDI/200L/ 23years).*

What has accounted for the ease in committing Internet fraud among undergraduates is the proliferation of Internet Service Providers (ISP) in Nigeria. Most of public cafes are unregistered. It is easier to purchase Internet modem and carry Internet surfing within the confines of their privately rented apartment (boys quarters) on campus. The yahoo boys stay in a community of like minds and use this network to launch Internet attacks. Hitherto, Internet fraud was carried out at public cafés. However, with the regular invasion of public cafés and arrest of suspected Internet fraudsters by the police, residential attacks have been embraced. What is needed is to have a computer and the Internet modem. Another respondent explained that:

> *The new development in the GSM operation has brought a network for Internet fraudsters, new modes of operation are developing as the modern Global System for Mobile Telecommunication (GSM) or handsets are now used for browsing. Young people are common among the perpetrators of these criminal activities as they spend hours browsing and sometimes stay awake all night carrying out there nefarious activities (A male Internet fraudster/IDI/ 23years/04-07-2011).*

Further analysis shows that the celebration of wealth, particularly among politicians serve to motivate the involvement of youths in cyber crime. The Nigerian society celebrates wealth without questioning the source of the money. Politicians caught defrauding the state become members of committees of the state and are given national awards. In churches and mosques, corrupt individuals are invited to launch building projects and hold esteemed positions. Positions in mosques and churches are almost reduced to cash and carry and objective evaluation is jaundiced by economic considerations. The institution fighting economic crime has not convinced Nigerians in the shabby manner it handles charges against corrupt public office holders. These prosecutions have been reduced to media affairs rather than actual war on corruption. The music industry, mainly dominated by the youths, celebrates wealth, emphasizing the need for unsuspecting client on the Internet to be duped. It is common to hear 'maga[8] don pay' in songs.

Yahoo-boys enjoy a status of big boys and are socially recognized among friends, and lecturers. Their flamboyant lifestyle entices others to desire belonging to the clique.

> *Many youths will continue to be involved in Internet fraud or yahoo, due to the fact that, instant wealth is usually celebrated among Nigerian populace regardless of its source. Everywhere you see yahoo boys either in class or in their hostel you will want to associate with them due to their flamboyant life style (A male on line fraudster/400level/IDI/ 25years)*

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[8] Maga is the person successfully duped by the yahoo boys. When 'maga pays', a transaction is completed

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Similarly, another respondent maintained that:

> *If you are a yahoo boy, you will be among; you will have a self esteem and also be respected among girls and even among the lecturers. At times, my lecturer can just call me to meet him in a place where ordinarily a student might not have opportunity to be. At times, when I go to spices, Koffi Jay and Tintin, I know what I always experienced in terms of respect. You know when you have cars; your friends will always appraise you for good. People do not want to know how you make, the money but just have the money (A male online fraudster/400Level /23years).*

The above expression by the respondent agrees with the assertion of Achebe (2003). According to him, Nigeria was regarded as one of the most corrupt places in the world owing to political recklessness. Indeed, the nation has been described as chaotic, where order is scarified and shame no longer exists. And as Alder (2003) notes, shameful acts are celebrated and success is redefined, as wealth becomes more important than means of obtaining it. Thus, instant wealth is usually celebrated among Nigerians. In effect, the norm of celebrating success without recourse to means of acquisition of wealth could be said to have engendered students' involvement in internet fraud (Adeniran, 2008). Bammekke (2008) avers that Internet fraud will be a major source of employment and survival, especially among the youth who are being drawn by technological advancement with the increase in the rate of unemployment in the country. Indulgence of corrupt practices and the 'culture of silence' pervading the Nigerian society is antithetical to the development of a morally upright youth.

The Nigerian society is largely ill-equipped to tackle online criminals. Until recently, Internet fraudsters utilize public Internet cafés to perpetrate their heinous crimes. However, with more sophistication and deregulation of Internet provision by companies, Internet fraudsters have moved into their private houses to launch internet attacks. This secrecy makes yahoo-yahoo thrive unnoticed. From this point, online fraud acquires the status of evil aided by Internet technology involving extraordinary penetration into the worldwide web in order to acquire treasures over the Internet.

It would not be out of place to assert that most students in tertiary institutions are thinking of making quick money rather than progressing in their academic quest. To them, Internet fraud is a social security to escape exposure to anticipated difficulties. With money, yahoo-boys can *sort* corrupt lecturers, party with their friends and have unlimited girlfriends. The yahoo boys sustain a structure which rescues them whenever they get caught by the law enforcement agents.

> *One of the major factors that have necessitated Internet criminality is that, you don't need registration with any agency; it is a high level of privacy and secrecy. This makes most of us operate in yahoo business to easily disguise to any being (including people's identity) and claim other people's good will of character with intent to get money (A male fraudster /IDI/200L/25years).*

Instead of viewing their action as social deviance, youth fraudsters see it as social exposure. It is a way of getting connected and being rated well in the family, school and the society at large. It is a way of planning for the future owing to the high rate of youth unemployment in the country. Not minding the image problem it has on the country,

youths reported that the only way for coping with the economic quagmire is to apply knowledge to sustain them in Nigeria.

> *Online fraud as eaten deep into the social life of student, to the extent that, most students now concentrate more on how to make money, than focusing on their academics. But you know most of these yahoo-boys are highly connected, even if they fail, they get over it by sorting (A male online fraudster/ID1 /23years).*

Yahoo-boys and the quest for material possession is a reflection of the culture of materialism and prosperity being embraced in Nigeria. The neglect of the youth by those in positions of authority increases their vulnerability to innovating their coping mechanism. They see Internet fraud as a place to deploy their knowledge since it could not be properly harnessed by the government for a meaningful development. According to a respondent:

> *These days, when a student graduates, he/she will not find a job, even after he has spent so much to obtain a good certificate. The new discovery making waves in Nigeria is Internet fraud. But, it is just a way of collecting money from the people through disguising and impersonating. It has to do with usage of your brain to get what you want (A male online fraudster/300U/IDI).*

Again, another asserted that:

> *The forgotten brains by the federal and state governments are the ones involved in online fraud. The Nigerian youth cannot allow their brains to be wasted. Our case is just like that of Niger Delta militants who are being exploited without any gains. Our involvement in online fraud is equated with the militancy against the uneven economic distribution by some cabals. I think it is better to involve in online fraud than to be a street armed robber who disposes people of their property (A male fraudster/IDI/24years/).*

The above submissions by the respondents revealed that the cultural lax created by the introduction of the Internet to our society has provided the platform for the emergence of infamous yahoo-boys subculture, most especially among students. Thus, as submitted by Adeniran (2006), the anonymity and privacy that the Internet provides to potential users has excessively enhanced the degree of fluidity and structural complexity of the "yahoo-boys" operations in Nigeria. According to Ninalowo (2004) and Adeniran (2008), many of the online fraudsters get access to the Internet without leaving the home. This deviant sub-culture is capable of derailing the economy of the nation. Many businessmen and innocent citizens suffer from ATM fraud, through which their business savings get withdrawn. It has serious health implications on those swindled. As it is, it might be difficult for the perpetrators to desist from the act except the motivation to engage in the act is diminished. The high profit and low risk of the business has made paid job unattractive to youths in the country.

The modernization of criminality through the electronic super high way has been serving as the emergence and sustenance of yahoo-boy sub-culture in Nigeria. Instant wealth is equated with smartness and never rebuked where necessary. In Nigeria, values of integrity and honesty are despised. There is total disregard for rules and a non conformist is more valued (Bammeke, 2004).

As regards internet fraud, the respondent opined that:

> *I will not even like people calling it Internet fraudster. Fraud is fraud those senators embezzling money, are they not committing fraud? Those governors and ministers siphoning the benefit of the youths, are they not fraudsters? The bankers that are involved in forex trading and bulk scam, how will you classify them? If you can't accept those people as fraudsters, then those involved in cyber crime are not fraudsters. They are smart guys (A male online fraudster/IDI/300L).*

Similarly, the above discussion has shown that the failure of leadership at all levels in Nigeria to promote positive values for youths has often translated into social incongruence. As submitted by Ninalowo (2004), in such a society like Nigeria, with gross structural inequalities, weak sanctioning system and wide gap between the "haves" and the "have-nots", there is a tendency for the deprived to reject rules and embrace illegal means of achieving culturally prescribed goals. Thus, we cannot deny the real fact that the involvement of youth in Nigeria in online fraudulent practices is a reflection of the premium the Nigerian society places on wealth accumulation.

Conclusion

The remarkable development in human history through computer technology has, no doubt, brought about transformation in all aspects of life, especially in communication and information technology. Nevertheless, technology has brought about striking changes to African cultures, patterns of socialization, and social institution.

In Nigeria, youths are socialized into embracing materialism at all cost. The leadership of non-economic institutions celebrates economic prosperity without probing into the source of wealth. People are valued in terms of what they possess and command economically. Conversely, those without economic success are undervalued and the pressure to achieve is intensified. Also, there is high level of individualism in the Nigerian society. This necessitates the ability of an individual to devise survival strategies and attain economic success. Nigerian youths are thus oriented in a success-laden society. Money itself is the sole "metric of success" (Messner & Rossenfeld, 2001a, p. 63). What makes the accumulation of money conducive to crime is its infinite nature. "Monetary success is inherently open-ended. It is always possible in principle to have more money.... The pressure to accumulate money therefore is relentless, which entices people to pursue their goals by any means necessary" (Messner & Rossenfeld, 2001a, pp. 63-64). This is achieved by undergraduates by applying technical expertise in information communication technology to exploit unsuspecting and sometimes equally greedy individuals.

Yahoo-boyism is a glaring reflection of institutional anomie in Nigerian society. Parents have abdicated their surveillance and nurturing roles of their children and wards in pursuit of money. Institutional corruption among government officials; award of honorary degrees on perceived corrupt public officials by educational institutions and materialism preaching by religious institutions are negative contributors to the emergence and sustenance of yahoo-boys subculture in Nigerian tertiary institutions. Thus, institutional imbalance in Nigeria accounts for its high growth rate. We agree with the assertion of Messner and Rosenfeld (2001b, pp. 155-156):

> Societies characterized by different forms of institutional dominance produce different forms of crime. Economically dominant societies produce anomic

crimes, which involve material gains. Politically dominant societies produce "moral cynicism" that diminishes personal responsibility for the well-being of others and invites corruption. Societies dominated by kinship or religion tend to develop an "extreme moral vigilance" that produces "crimes in defense of the moral order" such as vigilantism or hate crimes.

Deploying their education, undergraduate youths in Nigeria seem to have improperly internalized anti-social or deviant act to cope with entropic situations. The ostentatious embrace of materialism by Nigeria needs re-examination. The Nigerian society needs to embrace a national value system which exalts hard work and abhors corruption as a foundation for institutionalizing conformist ideology among her youths.

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