THE THREAT OF INTERNET FRAUD AMONG NIGERIAN YOUTHS: LESSONS AND SOLUTIONS

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Abstract
Internet fraud, commonly referred to as 'yahoo-yahoo' in Nigeria, has become a widespread phenomenon that seems to gain a disturbing level of social acceptance as time goes on. Media reports are filled with accounts of the various ways internet fraudsters operate, ranging from subtle manipulations to blatant criminal activities. A significant number of Nigerian youths have fully embraced this lifestyle, abandoning the values of hard work, patience, integrity, and gradual progress, often disregarding the importance of education altogether. This shift carries heavy social and ethical consequences for the nation. Drawing on Robert Merton's structural strain theory and Aristotle's virtue ethics, this paper qualitatively investigates the rise of these dishonest practices among Nigerian youth and explores their broader implications. Through interviews, observations, and literature reviews, the study finds that internet fraud is deeply embedded in the Nigerian social fabric, fueling a "get-rich-quick" culture that disrupts national stability and threatens the country's future. The paper suggests that the government, families, and religious institutions must work together to educate, guide, and hold these criminals accountable. By examining this issue through sociological and ethical lenses, this research aims to provide actionable insights to help combat the problem.

Keywords: Internet Fraud, Nigerian Youths, Yahoo-Yahoo, Ethics, Sociology

Introduction
In recent years, the rise of internet fraud among Nigerian youth has become a deeply concerning and unfortunate trend. Factors such as high unemployment, widespread poverty, a pervasive "get-rich-quick" mentality, and poor governance are frequently cited as driving forces. Today, many young Nigerians turn to cybercrime—locally known as 'yahoo-yahoo'—as a perceived way to achieve economic security (Afolabi & Lawanson, 2020; Okunloye, 2023). The traditional path of education, skill development, and steady labor is increasingly being discarded in favor of fraud, which is seen as a shortcut to wealth compared to the long, difficult journey of legitimate employment. This trend has severely damaged Nigeria's international reputation; because so many global scams are traced back to the country, Nigerians are frequently met with unfair stereotypes. While fraud is not a new

concept, the ubiquity of the internet and mobile technology has allowed it to resurface on a massive, highly efficient scale, creating a global challenge (Okunloye, 2023).

The rapid advancement of science and technology has provided sophisticated tools that, unfortunately, are being used to perpetrate serious crimes and unethical practices within Nigerian society (Adisa, 2023). Some youths have exploited these technological breakthroughs to target unsuspecting internet users through complex schemes. According to Afolabi & Lawanson (2020), modern financial innovations, such as online banking and digital payment systems, have become the primary hunting grounds for these fraudsters.

Despite various government efforts to curb this trend, young people continue to invent new and clever ways to carry out different types of cybercrime (Omodunbi, et al, 2016). There are even allegations that some have turned to extreme measures, including rituals and the use of charms, to manipulate their victims. These young criminals are found everywhere—from major cities and universities to rural villages. This "cankerworm" is eroding the core values of hard work and the dignity of labor, fundamentally damaging the Nigerian moral compass. Consequently, the issue has become a major talking point in the media, drawing urgent attention from researchers, religious leaders, sociologists, the international community, and civil society.

This paper examines the reality of internet fraud among Nigerian youth from a socio-ethical perspective. Using qualitative data gathered from interviews, observations, and existing literature, the study is grounded in Robert Merton's structural strain theory and Aristotle's virtue ethics. The paper is organized as follows: a discussion of the theoretical framework; an analysis of internet fraud; its connection to Nigerian youth; religious and gender perspectives; the societal impact; a sociological and ethical reflection; strategies for combating fraud; and finally, a conclusion.

Theoretical Framework

Structural Strain and Crime Theory

The first theoretical pillar of this study is Robert Merton's (1938) structural strain and crime theory. As a pioneer in criminological strain theory, Merton (Jang & Agnew, 2015) argued that crime often occurs because of disconnect between the cultural goals society encourages people to achieve (such as wealth and success) and the legitimate means available to reach those goals. Merton suggests that social structures often create bottlenecks that cause significant strain, and people cope with this pressure in various ways. One common response is turning to crime. According to Merton, when the social structure makes it difficult to succeed through legitimate means, individuals may try to reach financial goals through illegal channels like theft, drug dealing, or prostitution. He also notes that the frustration caused by this strain can lead people to lash out at others or turn to drug use as a coping mechanism. In some cases, individuals might reject the pursuit of money altogether, choosing instead to focus on different goals that involve criminal activity. However, Merton points out that most people experiencing strain simply live with it rather than turning to crime; the likelihood of criminal behavior often depends on how well an individual has been socialized to reject illegal acts. Structural strain becomes most apparent when a system fails to address illegal behavior and instead allows such actions to become a shortcut to success. That said, strain theory has its limitations, particularly because it tends to focus on the middle and lower classes and views crime as an individual reaction rather than a collective group activity. This narrow focus can lead to biased interpretations of deviant behavior, which is why virtue ethics is often used to complement Merton's perspective.

Virtue Ethics

On the other hand, virtue ethics traces back to Aristotle, one of the earliest thinkers to base morality on human nature. His approach centers on the concept of virtue. The term "virtue" stems from the Latin *vir*, meaning strength or manliness, while Aristotle used the Greek term *arête*, which translates to "excellence." This theory examines the character traits, habits, and dispositions that make a person "good." Aristotle identified two primary types of virtue: intellectual and moral. Intellectual virtue refers to excellence of the mind, such as the capacity for reasoning, understanding, and sound judgment. Moral virtue, however, governs how a person behaves within society. These virtues are not innate; they are developed through practice. For example, by consistently acting with courage or honesty, a person becomes more courageous and honest.

Aristotle also argued that moral virtue is found in the "mean"—a middle ground between the extremes of deficiency and excess. This idea of moderation provides a practical framework for tackling modern moral dilemmas, such as internet fraud, by offering universal guidance on how to behave based on strong character. In contemporary Nigeria, this is particularly relevant; it is deeply concerning to see young people choosing fraudulent paths for survival, essentially abandoning virtues like honesty and the pursuit of a life that contributes to the common good.

Internet Fraud

In a world increasingly defined by rapid technological growth, internet fraud has emerged as a massive challenge. As society becomes almost entirely dependent on computers and information technology for daily tasks, the opportunities for crime have grown. Internet fraud can be defined as any type of deception committed via the internet. Because of the digital landscape, fraudsters can operate from anywhere in the world, making distance irrelevant. They can easily use tools like spam, emails, and various deceptive tactics to target unsuspecting victims. Common forms include online auction scams, fraudulent work-at-home schemes, identity theft, online investment scams, and credit card fraud. In reality, internet fraud is a broad umbrella covering many types of online crime. As Siegel & Worrall observe, it involves the deliberate manipulation of markets for profit, using false information to infiltrate private business dealings for personal gain.

One specific pattern of economic fraud is "market manipulation," where an individual or entity interferes with the natural flow of supply and demand to influence stock prices. This typically falls into two categories: "cyber smear" and "pump and dump." In a cyber-smear, false information is spread to drive a stock's price down, whereas a "pump and dump" scheme involves artificially inflating a stock's price through deceptive online descriptions. In both scenarios, falsified data is planted online to manipulate stakeholders and secure illegal profits.

Additionally, Siegel & Worrall highlight the use of fraudulent securities offerings. This involves creating professional-looking websites designed specifically to sell fake investments. These sites lure people in with promises of unrealistically high returns, but the products don't actually exist; the money simply goes straight to the criminal. Some of these setups function like Ponzi schemes, where early investors are paid using the money from newer participants. Eventually, these systems inevitably collapse when there are no longer enough new investors to sustain the payouts. Illegal touting, by contrast, involves spreading false information online about a legitimate company. In these schemes, individuals promote a business's products after receiving undisclosed payments from that company. What makes this activity illegal is the failure to inform customers that their investment recommendations or securities are actually pre-paid advertisements (Siegel & Worrall, 2018).

Internet scams are specifically designed to defraud victims (Chen et al., 2017), with criminals using various tactics to steal private data or trick people into making unauthorized payments. As noted by Yazdanifard et al. (2011), one of the most common forms of online scamming is purchase fraud, where scammers steal credit card details and PIN numbers to drain a victim's bank account.

Nigerian Youths and Internet Fraud

Internet fraud has become a widespread phenomenon among Nigerian youth, often explained through Merton's theory of structural strain and crime. This form of criminal behavior is adopted by young individuals who lack strong social conditioning against illegal acts and turn to fraud as a response to systemic societal pressures. Despite many of them possessing formal education, a significant number remain unemployed, pushing them toward online scams as a means of survival amid economic hardship (Okunloye, 2023). These youths—often undergraduates or recent graduates—exploit digital technologies to deceive people online (Adeniran, 2008; Tade & Aliyu, 2011). While formal education isn't mandatory for such activities, most perpetrators are tech-savvy and familiar with modern internet tools. Some even take advantage of high unemployment by advertising fake job opportunities in newspapers, collecting payments from hopeful applicants (Tade & Aliyu, 2011).

This growing involvement of Nigerian youth in cybercrime is widely seen as deeply troubling and damaging to the country's image (Osuntuyi, Aluko, & Ireyomi, 2021). In Lagos, for instance, it is estimated that around five million individuals may be involved in scamming, with many achieving notable success (Ezea, 2017). Some of these young fraudsters accumulate wealth rapidly, acquiring luxury cars, homes, and jewelry without visible effort. Their lavish lifestyles often earn them admiration from peers, making them influential figures within youth circles—especially on university campuses. Known locally as "yahoo boys" or "yahoo girls," they are increasingly viewed as role models, fueling a culture where quick financial gain, greed, and materialism overshadow ethical values—a shift that contradicts principles like those in Aristotle's virtue ethics.

According to B. O. Onwukwe, internet fraud in Nigeria has evolved into specialized categories based on the fraudster's objectives. The most advanced form, referred to as "yahoo plus," "oracle plus," or "yahoo extra," represents a more sophisticated and ritualistic evolution of traditional scams. This variant reportedly includes occult practices such as wearing enchanted rings and consuming special concoctions before contacting victims via text, call, or email—intended to manipulate the target into compliance (Onwukwe, 2022),. Onwukwe also claims that some engage in rituals involving human body parts, particularly from women, which are obtained and used by spiritual practitioners to create powerful charms(Onwukwe, 2022),. Akintola (2017) supports this view, noting the integration of spiritual elements into fraudulent operations.

Some ritual practices attributed to fraudsters involve nighttime river baths or sleeping in graveyards, believed to enhance their supernatural abilities. After completing these rituals, scammers reportedly receive substantial sums from victims across the globe. Their lavish spending has influenced urban economies, particularly housing markets, where they often pay inflated rents—pushing accommodation prices beyond the reach of ordinary residents (Onwukwe, 2022),. Internet fraud, locally referred to as "yahoo-yahoo," is carried out through various methods, including:

Next of-Kin or Will Beneficiary Scam: One of the earliest forms, this tactic involves sending deceptive messages—often to individuals' derogatorily labeled mugu—posing as officials handling a deceased person's estate. The target is told they are a rightful heir to a large inheritance and must assist in claiming it. Once trust is built, the scammer gradually extracts money through fake

processing fees or taxes, continuing until the victim realizes they've been deceived (Omodunbi et al., 2016; Ogunjobi, 2020).

Phishing Scams: Fraudsters send emails or messages that mimic legitimate institutions like banks or major corporations, aiming to trick recipients into revealing sensitive data such as login credentials, account numbers, PINs, or cloud storage access. By impersonating trusted entities, they steal personal information and commit fraud not only against individuals but also against the organizations being copied (Wada & Odulaja, 2014).

Facebook Impersonation (Hijacked Profile Scam): Scammers use either stolen accounts or fabricated identities, often targeting older, inactive profiles to appear credible. They may pose as experienced online entrepreneurs to gain trust more easily. Beyond these, numerous other online fraud types exist, such as fast-money schemes, travel fraud, crypto currency scams, fake news, counterfeit shopping sites, loyalty point fraud, SMS scams, overpayment schemes, tech support fraud, fake antivirus software, fake hitman services, loan or credit card fraud, greeting card scams, identity shaming, website pranks, silhouette profiles, and high-tech disaster fraud (Suleiman, 2019; LaMarco, 2019). Some even pretend to be disabled or seriously ill to solicit urgent financial aid from compassionate donors.

Religion and Internet Fraud in Nigeria

Both Christianity and Islam strongly condemn fraud, a stance clearly reflected in their sacred texts—the Bible and the Qur'an. In Christianity, multiple passages in both the Old and New Testaments denounce fraudulent behavior. For example, Proverbs 20:17 states that food gained through deceit may seem sweet at first, but ultimately leaves the mouth full of gravel—highlighting the harmful consequences of dishonest gain. Numerous other biblical verses similarly reject fraud, including 1 Timothy 6:9–10, Proverbs 10:2–3, Proverbs 16:8, and Micah 2:1–3.

On January 27, 2022, Pastor David Ibiyeomie, founder of Salvation Ministries, publicly denounced internet fraudsters—commonly known as "yahoo boys"—during the fourth day of his church's annual Glory Reign retreat (Tobin, 2022). He condemned their activities as demonic, sinful, and leading to early death. His position aligns with Christian teachings that clearly oppose all forms of deceit and unethical wealth acquisition. Similarly, the Qur'an contains strong condemnations of fraud. In Surah Ash-Shu'ara (26:181–183), believers are urged to give fair measure, avoid causing loss through deception, use honest scales, and refrain from corruption or mischief in society. Additionally, Surah Al-Mutaffifin (Chapter 83) includes over 36 verses addressing fraud and its severe consequences.

However, in Nigeria, some practitioners of African Traditional Religion, and even certain self-proclaimed Christian pastors or Muslim imams, supply charms and amulets to fraudsters. These items are believed to induce hallucinations or mental control over victims, facilitating scams. This does not imply that the religions themselves endorse fraud. Rather, as C. I. Amadi notes (personal communication, March 10, 2022), some members of Celestial Churches offer substances like anointing oil, holy water, or necklaces—sometimes at high cost or in exchange for a share of scam profits—to assist fraudsters.

Thus, while fraud contradicts the core doctrines of Christianity, Islam, and African Traditional Religion—all of which reject corrupt means of acquiring wealth—certain individuals who claim religious authority undermine these principles by secretly supporting or enabling fraudulent activities.

The Burden Borne: A Perspective Reflection

The social damage caused by internet fraud in Nigeria is profound. Today, few communities remain untouched by the presence of fraudsters or unaffected by their actions. The practice has eroded core societal values, with increasing numbers of young and middle-aged people rejecting hard work, diligence, and integrity in favor of illicit wealth. Those who achieve wealth and fame through fraud are often celebrated, undermining ethical standards. Alarmingly, some parents encourage or even depend on teenage children for financial support, mocking them if they don't earn like local fraudsters. As a result, many Nigerian youth now idolize the wealthy regardless of how their money was obtained.

Young people often look up to fraudsters as role models, absorbing the belief that "schooling is a scam." This mindset leads to half-hearted education or complete dropout, as formal learning is seen as irrelevant to financial success. If unchecked, this trend could lead to declining productivity, economic stagnation, rising crime, and increased juvenile delinquency. Moreover, sudden wealth now invites suspicion—anyone who becomes rich is often assumed to be a fraudster. This stereotype has tarnished Nigeria's global image, with security agencies frequently tracing cybercrimes back to Nigerian nationals. As a result, many Nigerians abroad face prejudice due to their nationality (Osuntuyi et al., 2021).

The consequences of internet fraud extend to families, youth, government, and society at large. Young women are especially vulnerable, often targeted for ritual-related exploitation. Government failure to address the root causes—such as unemployment, poverty, and lack of infrastructure—only worsens the problem. The persistence of internet fraud aligns with structural strain theory: systemic flaws in Nigerian society create pressure that drives individuals toward crime. While this does not justify illegal behavior, it helps explain why fraud thrives. Many who support or engage in fraud do so out of desperation, disillusionment, and lack of opportunity. Poor governance, inadequate social services, and limited economic prospects have left many young people vulnerable to criminal activities, substance abuse, and violent behaviors—including involvement in occult-related crimes.

Ethical Considerations

Ethics evaluates actions based on whether they are deliberate choices made with awareness and consent (human acts), as opposed to involuntary behaviors (acts of humans) for which individuals aren't accountable. Since moral responsibility requires rational judgment and free will, individuals are expected to make conscious, ethical decisions. The widespread use of digital technology has given rise to new forms of crime. In Nigeria, the prevalence of internet fraud and its associated risks undermines responsible use of technology. Fraud, rooted in deception and theft, is universally condemned. The methods used by online scammers represent an ethically questionable path to financial security, conflicting with both philosophical and religious moral frameworks. Any misuse of the internet is not only illegal but also ethically indefensible (Van Camp et al., 2015).

Internet fraud has weakened Nigeria's moral foundation, fueled by a culture of instant wealth. Massive financial losses occurs daily, affecting individuals, institutions, and the nation. Beyond legal violations, such fraud violates human conscience, divine principles, and virtue ethics. Deceiving others online contradicts the virtues of honesty, integrity, and courage emphasized in Aristotle's ethical theory. Moral virtue, according to Aristotle, enables individuals to act rightly and achieve eudaimonia—the highest human good, or flourishing. Internet fraud, therefore, undermines this ideal by harming victims' well-being and damaging the nation's future, economy, values, and

social fabric.

Addressing Internet Fraud in Nigeria

The rapid rise of internet fraud in Nigeria is a serious and growing concern. Fueled by the forces of globalization in the 21st century, this form of criminal activity has not only intensified within Nigeria but has also spread across Africa and beyond. This trend poses significant threats to the nation's stability and long-term well-being. To tackle this issue, the government must take intentional steps to address deep-rooted societal imbalances and actively engage young people who are either involved in or sympathetic to fraudulent activities. Empowering youth through access to consistent, quality education, job opportunities, and vocational training can significantly reduce their vulnerability to such crimes. Additionally, establishing a dedicated ministry focused on youth development and welfare could provide structured support and guidance. At the community level, there should be a shift away from glorifying individuals whose wealth stems from questionable or unexplained sources. Bestowing chieftaincy titles or other honors on those with dubious reputations only serves to normalize unethical behavior.

Given that the family forms the foundation of society, it bears primary responsibility for instilling moral values in younger generations. Drawing from Aristotle's concept of intellectual virtue, parents should critically assess the origins of their children's wealth before praising or financially benefiting from it. They should instead promote diligence, integrity, and ethical living as core life principles.

Religious institutions also have a vital role to play by consistently advocating for the dignity of labor, honesty, and hard work, while clearly denouncing all forms of crime. Young people should be reminded that true peace of mind comes only from earned success, not ill-gotten gains. Religious gatherings should emphasize the severe personal consequences linked to cybercrime—such as early death, mental health struggles, and psychological breakdowns—to deter potential offenders. Fraudsters must be encouraged to reject the temptation of quick wealth that ultimately endangers both their future and the nation's.

Moreover, advanced surveillance technologies and stronger legal frameworks should be implemented to efficiently detect, track, and prosecute cybercriminals. Social media platforms must also be better regulated by their operators to prevent their misuse as tools for deceiving unsuspecting users.

Conclusion

An ethical and social analysis of internet fraud among Nigerian youth reveals that advances in digital technology—while beneficial in them—combined with difficult economic conditions, have led to a sharp increase in online criminal activities. The widespread nature of this fraud places Nigeria at a critical juncture, risking national collapse if decisive action is not taken immediately. Such fraud undermines national progress and contradicts religious teachings, which universally condemn deceit. However, some religious actors in Nigeria have been criticized for indirectly supporting fraud through the use of charms or spiritual endorsements, or for remaining silent on the issue. As a result, Nigerian society bears the heaviest burden of this crisis.

The structural strain theory helps explain why such crimes thrive in a context where systemic inequalities and limited opportunities push individuals toward illegal means. This behavior stands in direct conflict with virtue ethics, which upholds moral integrity regardless of circumstances. Therefore, to protect Nigeria's international standing, economy, values, and future generations, a collective effort is essential. Law enforcement, government bodies, families, and communities must each fulfill their roles in eradicating internet fraud and restoring the values of hard work, honesty,

and self-reliance among youth—ensuring national recovery, sustainable development, and long-term prosperity.

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