

Exploring the Socio-economic Dynamics of Youths' Involvement in Internet Fraud in Nigeria

Godfrey Ekene Odinka

Department of Sociology, University of Calabar, Nigeria
Email: ekeneodinka2@gmail.com. <https://orcid.org/0000-0002-3658-1834>

John Thompson Okpa

Department of Sociology, University of Calabar, Nigeria
Email: okpajohntom@gmail.com. <https://orcid.org/0000-0003-4989-3762>

Evaristus Akpanke Ushie

Department of Sociology, University of Calabar, Nigeria
Email: evaristusushie@yahoo.com. <https://orcid.org/0009-0004-1563-6287>

Bobby Effiom Ekpenyong

Department of Sociology, University of Calabar, Nigeria
Email: bobbyekpenyong68@gmail.com

Sunday Ndika Echu

Department of Sociology, University of Calabar, Nigeria
Email: sundayndika@gmail.com

Abstract

The study examined the socio-economic dynamics and youth involvement in internet fraud in Calabar Metropolis, Cross River State, Nigeria. The specific objectives of the study were to analyse the influence of unemployment status and peer pressure on youth involvement in internet fraud. The Fraud triangle was adopted in this study as the theoretical framework. The study applied a descriptive survey research design, and a sample of 584 respondents was used. The multi-stage sampling technique was used to select respondents who participated in the study. The formulated hypotheses were tested using simple percentages, independent t-tests, and simple linear regression using the Statistical Package for Social Sciences (SPSS) at a significance level of 0.05. The results of the analyses revealed that there is a significant influence of unemployment status on youth involvement in internet fraud. The study further revealed that there is a significant influence of peer pressure on youth involvement in internet fraud. Therefore, the study concludes that certain socio-economic factors influence youth involvement in internet fraud within Calabar, Cross River State, Nigeria. Based on the findings, it is recommended that policymakers and government agencies address unemployment issues, provide skill-building programs, and create job opportunities to reduce the motivation for young people to turn to illegal activities like cybercrime. Given the significance of peer pressure in influencing youth involvement in cybercrime, the study also recommends the need for targeted educational initiatives and awareness campaigns. These efforts should aim to inform young individuals about the potential risks and consequences associated with engaging in cybercrime activities, as well as promote responsible and ethical online behaviour.

Keywords: *socio-economic, dynamics, youth, cybercrime, internet fraud and Nigeria*

Introduction

The global information infrastructure otherwise known as the information and communication technology (ICT) creates unlimited opportunities for government, commercial, social and other human activities (Olayemi, 2014; Okpa *et al*, 2022). However, this platform is increasingly under attack by cybercriminals, as the number, cost, and sophistication of attacks are increasing at an alarming rate. According to Umeozulu (2012) the Internet is now a safe haven used by criminals who have deserted the streets to the cyber world. This situation has made cybercrime is one of

the greatest, generally perplexing and maybe the most convoluted issues in the digital world (Okpa, Adebayo & Eshiotse, 2020). According to Nwosu, Adebawojo and Ayeni, (2017), the growing participation of young individuals in cybercrime can be linked to various factors such as increasing poverty levels, educational attainment, place of residence, peer pressure, greed, and unemployment. In addition to increasing poverty levels, educational attainment, place of residence, peer pressure, greed, and unemployment, there are likely other motivating factors that drive individuals to engage in cybercrime (Okpa *et al*, 2021). These factors could include financial gain, political or ideological motives, thrill-seeking behaviour, or even revenge (Okpa *et al*, 2020). The perpetrators of cybercrime exploit the ignorance, fear, and occasionally the greed of their victims, enabling them to thrive.

The involvement of young people in cybercrime has greatly damaged their own reputation as well as that of their country. This illicit activity has tarnished Nigeria's standing within Africa and globally. Nigeria currently holds the unfortunate position of being ranked third in cybercrime worldwide, as reported by the National White Collar Crime Centre and the Federal Bureau of Investigation in 2010 (Ukwayi *et al*, 2019). Hyderabad's study in 2016 further highlights that approximately 90 percent of foreign nationals apprehended in India for cybercrimes since September 2015 were Nigerians. Consequently, Nigerians living abroad often face unfair stereotypes as fraudsters, leading to discriminatory treatment and increased surveillance compared to individuals from other nations who are able to move about freely without such scrutiny (Okpa *et al*, 2017).

Efforts to combat cybercrime by governments and international organizations have faced significant challenges due to the difficulty in accurately identifying the perpetrators behind these crimes (Okpa & Ukwayi, 2017). The lack of adequate information regarding the identities of cybercriminals has hindered successful prosecution and deterrence. A comprehensive study conducted by Zero Tolerance in 2006 revealed that a common demographic profile of cybercriminals is individuals between the ages of 18 and 30. It further suggested that these individuals engage in cybercrime as a means of survival and to experience a higher quality of life. Given these findings, it becomes imperative to delve deeper into understanding the motivations of cybercriminals (Ajah & Okpa, 2019). By comprehensively examining these motivating factors, stakeholders can tailor prevention and intervention strategies that address the root causes of cybercrime. Also, identifying additional attributes associated with these individuals, law enforcement agencies and policymakers can develop more effective strategies to combat cybercrime. Only through concerted efforts and continuous research can citizens hope to stay ahead of these ever-evolving threats and protect individuals, organizations, and societies from the damaging consequences of cybercrime. The study examined the socio-economic dynamics associated with cybercrime in Cross River State, Nigeria. Specifically, the study assessed the influence of peer pressure and unemployment on youth involvement in cybercrime in Cross River State, Nigeria. Two hypotheses were formulated and tested in this study (i) There is no significant difference in employment status and youth's involvement in cyber-crime (ii) There is no significant influence between unemployment status and youth's involvement in cyber-crime.

Theoretical framework

Fraud Triangle theory

The Fraud Triangle theory, originally proposed by Donald Cressey in 1953, is a criminological theory that attempts to explain the underlying factors contributing to white-collar crimes, particularly fraud. The theory suggests that three elements must be present for an individual to commit fraud: pressure, opportunity, and rationalization. These three components collectively form the basis of the Fraud Triangle.

- i. Pressure: The first element of the Fraud Triangle refers to the personal financial or emotional pressure that an individual experiences, which motivates them to commit

- fraud. This pressure could arise due to various factors such as financial difficulties, excessive debts, addiction, lavish lifestyle, or personal issues. When facing such pressures, individuals may feel compelled to engage in fraudulent activities as a means of alleviating their problems.
- ii. **Opportunity:** The second element of the Fraud Triangle emphasizes the existence of favourable circumstances or opportunities that allow individuals to commit fraud without detection or with a lower risk of getting caught. Opportunities can arise due to weak internal controls, inadequate oversight, lack of segregation of duties, ineffective monitoring systems, or a culture that tolerates unethical behaviour. When individuals perceive an opportunity to exploit their positions or manipulate the system for personal gain, the risk-reward balance may become skewed in favour of committing fraud.
 - iii. **Rationalization:** The third element of the Fraud Triangle relates to the cognitive process by which individuals justify their fraudulent actions to themselves. Rationalization involves the creation of a moral or ethical framework that justifies or minimizes the wrongdoing. This can include thoughts such as feeling deserving of the ill-gotten gains, believing that the organization or victims won't suffer significant harm, or blaming the circumstances or others for their actions. Rationalization allows individuals to reconcile their fraudulent behaviour with their personal values and maintain a self-image that is consistent with their desired self-perception.

According to the Fraud Triangle theory, the convergence of these three factors - pressure, opportunity, and rationalization - significantly increases the likelihood of individuals engaging in fraudulent behaviour. Removing any of these elements from the equation can potentially reduce the risk of fraud.

By analysing the Fraud Triangle theory in the context of youth involvement in cybercrime, it becomes evident that many youths are driven to engage in such activities due to financial pressures and internal control weaknesses within organizations or society. The financial landscape presents vulnerabilities that allow certain young individuals to carry out fraudulent practices using internet facilities, exploiting the porosity of the financial mechanism. This means that Nigerian youths, in particular, have been presented with significant opportunities to commit cyber fraud without being easily detected. Furthermore, peer pressure plays a crucial role in influencing youths to indulge in cybercrime. Studies conducted by Muraina and Muriana (2015) emphasize that the desperate pursuit of wealth and peer pressure act as major determinants and catalysts for youth engagement in cybercrime. Additionally, Ige (2008) suggests that students are initiated into internet crime by their friends within academic institutions such as universities, polytechnics, and colleges of education. Consequently, a significant proportion of youth involvement in cybercrime can be attributed to the influence and involvement of their peers. These factors collectively contribute to the high incidence of cybercrime among young individuals. Financial need, coupled with the opportunity provided by weak internal controls and the influence of peer pressure, creates an environment conducive to the participation of youths in cybercriminal activities.

Methodology

The study adopts the descriptive survey design. The descriptive survey design is a survey-based design that gathers data about varying phenomenon/subjects. The study area is Calabar, Cross River State, Nigeria. Calabar is the state capital of Cross River State. It lies between longitude 8° 19' 30" E and Latitude 4° 57' 0" N. It was originally named Akwa Akpa in the Efik language. It has an area of 406 square kilometres (157 sq mi) and a population of 371,022 as at 2006 census (NPC, 2006). The major towns in Calabar Metropolis are Akim, Ikot Ansa, Ikot Ishie, Kasuk, Duke Town, Henshaw Town, Cobham Town, Ikot Omin, Obutong. It shares boundary with Akamkpa (North), Odukpani (West), Akpabuyo (East) and the Atlantic Ocean (South). Administratively, the city is divided into Calabar Municipal and Calabar South Local

Government Areas. The major occupation of the area includes civil servants, businessmen, traders, farmers and fishermen. The rich topsoil is laced underneath with unfathomable and extensive beds of limestone, clay, lead, iron, salt, gravel, quartz, pyrite ore, etc. The area is blessed with abundant human and agricultural resources such as cocoa, plantain, cassava, oil palm, maize, coconut, palm, banana, cocoyam, okro, cucumber, pumpkin, yam, etc. forest resources of various names, shapes and colours are also in abundance in this area.

The population of the study comprises of youths 20-36 years of age in Calabar Metropolis. A sample size of six hundred (600) respondents were selected for the study. This study adopted the multi-stage sampling technique. In Stage 1, the stratified sampling technique was used to stratify Calabar Metropolis into two: Calabar Municipal and Calabar South. Stage 2 identified the different wards in the two clusters and used the simple random sampling technique (balloting) to select three (3) wards each from the two clusters making it 6 wards in total. From Calabar Municipal, Wards 1, 2, and 10 was selected, and in Calabar South, Wards 1, 4, and 7 was selected. Also, the simple random sample was used in Stage 3 to select two communities each from the selected 6 Wards; a total of twelve (12) communities were selected. The communities selected are: (i) Calabar Municipal – Atimbo, Duke town, Ikot-Ansa, Ikot Omin, Ikot Enebong, and Calabar (ii) Calabar South - Edibe-edibe, Anantigha, Mbukpa, Uwanse, Atamunu, and Mount Zion. The actual respondents from the selected communities were identified in Stage 4. The respondents being youths were identified using the purposive sampling methods. This allows the research to easily identify who to administer the questionnaire to and who not to. The aim also is to minimize the incidence of incomplete questionnaire distributed.

The key tool of data collection for the study was the questionnaire. The questionnaire shall be divided into two sections, that is “A”, and “B”. Section A consists of the socio-demographic variable of the respondents including their age, sex, level of education, and occupation, while section B shall consist of sub-scales from the independent and dependent variables. The instrument was designed using four-point Likert scale of Strongly Agree, Agree, Disagree, and Strongly Disagree. Informed consent for the research was sort for and obtained from respondents themselves, before making them to participate in the study to ensure a better outcome. The researcher obtained a letter of introduction from the Department of Sociology and Certificate of Ethical Approval from the Ministry of Health Calabar, Cross River State. The methods of data analysis were simple percentages, independent t-test, and simple linear regression using Statistical Package for Social Sciences (SPSS). The simple percentage (%) method was used for data presentation and analysis of the socio-demographic variables of respondents. While independent t-test, and simple linear regression were used for statistical method of testing each hypothesis of the study. The data were analyzed hypothesis by hypothesis at a significance level of 0.05.

Result and discussion of findings

The independent variables considered in the study are; employment status, and peer pressure, while the dependent variable is youth’s involvement in cyber-crime. In spite of the painstaking effort from the researcher and research assistants, only 584 out of 600 questionnaires administered were recovered and therefore used for data analysis. Results of analysis of demographic data of respondents as presented in table 1 revealed that; out of the 584 accessible respondents’, 298 respondents representing 51.00% are males, while 286 representing 49.00% are females. As for age distribution of respondents’, 123 (21.0%) are between 20-25 years old, 225 (38.4%) are between 26 – 30 years, 180 (30.7%) are 31-35 years old, 56 (9.6%) are 36 years and above. For marital status, 375 respondents, representing 64.0% are single, 179 (30.5%) are married, 17 (2.9%) are divorced, and 13 (2.2%) are widow/widower. For education qualification, 22 respondents representing (3.8%) do not have formal education, 84 (14.3%) have FSLC/SSCE, 182 (31.1%) have NCE/OND, and 296 (50.5) are graduate. For employment status, 172 respondents representing (29.4%) are employed while 412 (70.3%) are unemployed.

TABLE 1: Descriptive statistics of respondents' demographic data

Variable Category		Frequency	Percent (%)
Sex	Male	298	51
	Female	286	49
	Total	584	100
Age	20-25	123	21.1
	26-30	225	38.5
	31-35	180	30.8
	36 and above	56	9.6
	Total	584	100
Marital Status	Single	375	64.2
	Married	179	30.7
	Divorced	17	2.9
	Widowed	13	2.2
	Total	584	100
Education qualification	No formal Education	22	3.8
	FSLC/SSCE	182	31.2
	NCE/OND	296	50.7
	Graduate	84	14.4
	Total	584	100
Employment Status	Employed	172	29.5
	Unemployed	412	70.5
	Total	584	100

Fieldwork, 2022

Data analysis

Hypothesis one

There is no significant difference in employment status and youth's involvement in cyber-crime. The independent variable in this hypothesis is employment status categorized into two (employed and unemployed) and the dependent variable is youth's involvement in cyber-crime. Independent t-test statistics was adopted in testing this hypothesis at .05 level of significance and the results presented in table 2. Results for hypothesis one as presented in table 2 revealed a significant difference in the tendency to be involved in cyber-crime between employed and unemployed youths. This is because the calculated t-value (582) = 3.290 was significant at $p < .05$. Therefore, the null hypothesis was rejected, while the alternate hypothesis was upheld. On average, unemployed youths have a higher mean value ($M = 15.19$, $SD = 3.41$) which is an indication of higher involvement in cyber-crime than employed youths ($M = 8.50$; $SD = 4.16$).

TABLE 2: Summary of independent t-test analysis: effect of employment status on youths' involvement in cyber-crime.

Grouping variable	N	Df	Mean	SD	t-value	Sig.
Unemployed	188	582	15.19	3.41	3.290	.001*
Employed	396		8.50	4.16		

*significant at .05

Hypothesis two

There is no significant relationship of peer pressure on youth's involvement in cyber-crime. The independent variable in this hypothesis peer pressure, while the dependent variable is youth's involvement in cyber-crime. Both variables were measured continuously and inferential statistics involving simple linear regression was used to test the hypothesis at .05 Alpha level and results presented in table 3.

Results of the relationship between peer pressure and youth's involvement in cyber-crime as presented in table 3 revealed R-value of .234^a, $R^2 = .055$, adjusted $R^2 = .053$, $p = .000^a$ and

< .05. The R-value (Correlation coefficient) of .234^a shows a positive relationship between peer pressure and youth's involvement in cyber-crime, it represents a standardized measure of an observed degree of relationship between variables, it is a commonly used measure of the size of an effect, and that values of $\pm .1$ represent a small effect, $\pm .3$ is a medium effect and $\pm .5$ is a large effect. Similarly, the results revealed the R²-value of .055 implying that only 5.5% of total variance is accounted for by predictor variable (peer pressure). Also, the regression ANOVA revealed that F (2, 582) 24.541; p < .000, is significant, therefore the null hypothesis was rejected. This implies that there is a linear relationship (association) between the predictor variable (peer pressure) and youth's involvement in cyber-crime. The adjusted R² (.054) shows some shrinkage of the unadjusted R-value (.055) and this indicate that the model could be generalized on the population. Based on the results, it was concluded that; (peer pressure) significantly predict youth's involvement in cyber-crime.

TABLE 3: Summary of simple linear regression analysis: relationship between peer pressure and youth's involvement in cyber-crime.

Model	Sum of Squares	Df	Mean Square	F	R	R Square	Adjusted R Square	Sig
Regression	1178.869	2	1178.869	24.541	.234 ^a	.055	.054	.000 ^a
Residual	20374.223	582	26.391					
Total	21553.092	584						

a. Predictors variable: (constant), peer pressure

b. Dependent variable: youth's involvement in cyber-crime

Discussion of findings

Unemployment status and youth's involvement in cyber crime

The result of the statistical analysis of hypothesis one indicates that there is a significant influence of employment status on youth's involvement in cyber-crime in Calabar, Cross River State, Nigeria. Specifically, unemployed youths who lack financial stability are more likely to engage in cybercrime. This finding highlights the importance of addressing unemployment and providing economic opportunities for youth to reduce their vulnerability to criminal activities. When young people are faced with limited job prospects and financial difficulties, they may resort to cybercrime as a means to cope with their challenging circumstances (Emmanuel, Okpa, Mary, 2021). Therefore, improving the overall socioeconomic status of the country, providing employment opportunities, and addressing poverty can help reduce the incidence of cybercrime.

Nwosu, Adebawojo and Ayeni, (2017); Ukwayi and Okpa (2017), have attributed the increasing youth involvement in cybercrime to the rising poverty levels, greed, and unemployment. The growing wave of youth's unemployment in Nigeria and Cross River State has been a pushed to the youth's involvement in crime especially cyber-crime (Adeniran, 2008; Agba *et al*, 2020). The outcome of these findings agrees with Adekola *et al*, (2016); Ekwuore and Okpa, (2021) whose findings established a significant causal link between unemployment and criminality in Nigeria. The study also found that a combination of multiple factors was responsible for the vast unemployment situation which has raised the specter of serious crimes like cybercrime in the country. The study concluded that unemployment was not only an individual problem but also a societal malfunction which portend a real danger and threat to the socio-economic stability of the country.

Peer pressure and youth's involvement in cybercrime

Hypothesis two revealed a significant relationship between peer pressure and youth's involvement in cyber-crime in Calabar, Cross River State, Nigeria. The results show that fraud is

a learned behaviour that is common among young people. Regarding whether the act of cybercrime is learned from friends who are involved in the crime, Internet fraudsters also share ideas about their illicit business with friends who show interest in the business and are willing to learn. This implies that there is a significant relationship between peer pressure and youth's involvement in cybercrime. This finding is in concurrence with Ebenezer (2018) who revealed that peer pressure, unemployment, poverty and haste of becoming rich at an early stage in life push the youths into cyber fraud without considering the consequences. Babatunde and Olanrewaju (2015); Okpa *et al*, (2022) in their own study, the result showed that there was significant relationship between peer pressure and cybercrime habit among undergraduate adolescents. They found that Peer pressure and parental socio-economic status when pulled together have significant contributions to the cybercrime habit among undergraduates and each of the independent variables made a significant contribution to the prediction of cybercrime habit among undergraduates.

Conclusion and recommendations

The main purpose of this study was to contribute to the growing body of knowledge on internet fraud and the salient tendencies that might predispose youths to perpetuate this criminal behaviour. Therefore, in this study, numerous variables identified in the literature by past researchers with the capacity to influence internet fraud tendencies were investigated at various stages of the study, and their level of influence was statistically determined. The results of the concluded study gathered that a significant relationship exists between unemployment, peer pressure, and cybercrime in Calabar, Cross River State, Nigeria. The study concludes that unemployment and peer pressure are significant determinants of cybercrime causation in Calabar, Cross River State, Nigeria. However, the factors identified in this study are not exhaustive, as there are still other factors that could predispose youths towards internet fraud tendencies. Nonetheless, this study is a bold step towards understanding youths who are likely to venture into such fraudulent activities.

Recommendations

Policymakers and government agencies need to address unemployment issues, provide skill-building programs, and create job opportunities to reduce the motivation for young people to turn to illegal activities like cybercrime. The results emphasize the need for increasing employment opportunities for youth, particularly in the technology sector. Creating job prospects, internships, and training programs can redirect their skills and interests towards legal and productive activities, reducing the likelihood of involvement in cybercrime. Given the significance of peer pressure in influencing youth involvement in cyber-crime, there is a need for targeted educational initiatives and awareness campaigns. These efforts should aim to inform young individuals about the potential risks and consequences associated with engaging in cyber-crime activities, as well as promoting responsible and ethical online behaviour. By enhancing digital literacy and educating youth on the dangers of succumbing to peer pressure, it may be possible to reduce the incidence of cyber-crime among young people. The finding also suggests the importance of collaborative efforts among parents, educators, law enforcement agencies, and communities to address the issue of peer pressure and cyber-crime involvement. By working together, these stakeholders can develop strategies and interventions that aim to identify and support at-risk youth, provide guidance, and create a supportive environment that discourages involvement in cyber-criminal activities.

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