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Birds of a Feather Flock Together: The Nigerian Cyber Fraudsters (Yahoo Boys) and Hip Hop Artists

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ABSTRACT AND ARTICLE INFORMATION

This study sets out to examine the ways Nigerian cyber-fraudsters (*Yahoo-Boys*) are represented in hip-hop music. The empirical basis of this article is lyrics from 18 hip-hop artists, which were subjected to a directed approach to qualitative content analysis and coded based on the moral disengagement mechanisms proposed by Bandura (1999). While results revealed that the ethics of *Yahoo-Boys*, as expressed by musicians, embody a range of moral disengagement mechanisms, they also shed light on the motives for the Nigerian cybercriminals' actions. Further analysis revealed additional findings: “glamorization/de-glamorization of cyber-fraud” and “sex-roles-and-cultures”. Having operated within the constraint of what is currently available (a small sample size), this article has drawn attention to the notion that *Yahoo-Boys* and some musicians may be “birds of a feather.” Secondly, it has exposed a “hunter-and-antelope-relationship” between *Yahoo-Boys* and their victims. Thirdly, it has also highlighted that some ethos of law-abiding citizens is central to *Yahoo-Boys*' moral enterprise. *Yahoo-Boys*, therefore, represent reflections of society. Arguably, given that *Yahoo-Boys* and singers are connected, and the oratory messages of singers may attract more followers than questioners, this study illuminates the cultural dimensions of cyber-fraud that emanate from Nigeria. In particular, insights from this study suggest that cyber-fraud researchers might look beyond traditional data sources (e.g., cyber-fraud statistics) for the empirical traces of “culture in action” that render fraudulently practices acceptable career paths for some Nigerian youths.

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Fraudster: "Honey, your sparkle always lights up my heart." Victim: "Oh, hmmm, I love you, darling." Fraudster: "Me too. I can't wait to hold you in my arms. But there's a little problem." Victim: "What is it, honey?" Fraudster: "I urgently need a small amount of money to hasten the process of my travelling documents and visa." Victim: "How much do you need, darling?"¹ The above type of dialogue may be commonplace in a cyber-fraud context, and we often hear stories about cyber-fraudsters duping victims through catfish² relationships (Whitaker, 2013). While we may know little about cyber-fraudsters (Levi, 2016), in recent years there has been an upsurge in victim-oriented studies (Button et al. 2014; Cross, 2016; Owen, Noble & Speed, 2017; Webster & Drew, 2017). At least two factors are responsible for this upsurge: first, the extensive media coverage of high-profile victims in the West (BBC, 2016), and second, victims are mainly defrauded in the context of "love" and "friendship" (Kopp et al. 2015; Whitty & Buchanan, 2016). Romance is in itself a source of excitement and mystery, whereas romance that is created through *freestyle tricks* is different. *Freestyle tricks* is the use of online dating sites and apps by cyber-fraudsters to befriend unsuspecting victims to the extent that victims fall in love with the perpetrators and support them instrumentally (Ibrahim, 2016a). Research on the psychology of cyber-fraudsters could offer a greater understanding of cyber-fraud, especially the fraud that emanates from Nigeria. According to the Federal Bureau of Investigation (FBI, 2010) statistics³, Nigeria is the third worst country globally when it comes to the prevalence of "cybercrime" perpetrators.

The term "cybercrime" encompasses a broad spectrum of rule-breaking behaviours, such as cyber-fraud, cyber-bullying, cyber-stalking and cyber espionage (Hutchings and Chua, 2016; Yar, 2016). This research, however, focuses exclusively on cyber-fraud, not least because it constitutes the bulk of cybercrimes that emanate from Nigeria (Adeniran, 2011; Ojedokun & Eraye, 2012; Trend Micro & INTERPOL, 2017). The defrauding of victims for monetary benefits is the most significant theme in the analysis of Nigerian cybercriminals, and cyber-fraud, for this study, refers to the computer or/and internet-mediated acquisition of financial benefits by false pretence, impersonation, counterfeiting, forgery or any other fraudulent representation of facts (Ibrahim, 2016a). While there are many types of cyber-frauds associated with the broader canon (Button & Cross, 2017; Schoepfer et al. 2017), researchers have predominantly associated the Nigerian cybercriminals with Advance Fee Fraud (AFF) or

"419" fraud (Igwe, 2007; Adogame, 2009; Rich, 2017). AFF is a confidence trick in which victims are deceived into advancing relatively small sums of money in the hope of realising a much larger gain (Chang, 2008; Rich, 2017). The term "419" is historically derived from section 419 of the Nigerian Criminal Code⁴ and deals with fraud and money laundering. Therefore, this research acknowledges that, historically, online 419-fraud has been situated in a Nigerian context, and thus, "cybercrime" in this article is exclusively understood as cyber-fraud (e.g., romance-scam, advance fee fraud). Before the digitalization of these crimes, a Nigerian lawyer, Fred Ajudua, supposedly revolutionised multiple offline "419"-formats (Longe, Mbarika, Kourouma, Wada, & Isabalija, 2010). The online versions of 419 and AFF are locally known as "yahoo-yahoo" (Adeniran, 2011; Melvin & Ayotunde, 2010). "Yahoo-yahoo" is coined from the dominance of Yahoo emails, apps and instant messaging in perpetrator-victim communications during the mid-2000s (Trend Micro & INTERPOL, 2017) when there was an Internet boom in Nigeria. The perpetrators of "yahoo-yahoo" are popularly called "Yahoo-Boys" (Aransiola & Asindemade, 2011). Having defined the above terms, this article examines the ways *Yahoo-Boys* are represented in hip-hop music. In particular, it assesses the connections between them (*Yahoo-Boys* and musicians) looking for, in Swidler's (1990) term, the empirical clues of "culture in action."

Media Representations of Yahoo-Boys and Singers Connections

"In the Nigerian music industry, Yahoo boys reign supreme" - Music Critic, Tayo

D'banj's song "*Mobolowowon*," which came out in 2004, was the first song with a cyber-fraud-theme in hip-hop music (Tayo, 2017). It supposedly described how the singer escaped from the British police when he was wanted for credit card scams in London. Beyond *D'banj's* alleged biographical accounts, he explained in a recent interview⁵ that "most of the new generation record labels are founded by Yahoo-Boys" (e.g., Daily Post, 2018). *D'banj's* explanation aligns with some Nigerian music critics and commentators' assertions that "Yahoo-Boys have floated music labels, and some are singers themselves" (e.g., Tayo, 2017, p.1). Such speculations have drawn huge (social) media attention. They have, for example, triggered various discussions on national TV channels in Nigeria, such as "Linda Ikeja Hot Topics TV Show" (2017). While

one might still question whether singers and Yahoo-Boys are indeed “birds of a feather that flock together,” it is worth considering the following: First, according to the Daily Post (2017), many singers do not only benefit directly from the cyber-fraud, but they are also ex-con men (see also University of Wisconsin-Madison, 2017). For example, “9ice,” a singer with a cloak of respectability, mentioned “street-names” of some five popular Yahoo-Boys, allegedly his associates, in his recent song “Living Things” (Punch, 2017a). Like “9ice,” other singers (DJ Sidez featuring Slimecase and Masta T) also mentioned names of well-known Yahoo-Boys in their recent song, “Oshozondi⁶. However, not all singers share a similar viewpoint (Computer World, 2010). Microsoft and the Nigerian government have jointly sponsored some singers to campaign against Yahoo-Boys as part of a war against cyber-fraud in Nigeria. In particular, Microsoft’s Internet Safety Security and Privacy Initiative for Nigeria was prompted by one primary reason: to reduce the impact of Yahoo-Boys on singers and vice versa. Second, beyond the above loose link between Yahoo-Boys and singers, Nigerian hip-hop star Dammy Krane was arrested on cyber-fraud charges before boarding a private jet in Miami (Neal, 2017). Additionally, while *Sauce Kid*, a Nigerian rapper, was jailed in America for cyber-fraud (Punch, 2017b), another prominent figure in the Nigerian music industry, *Special Ed*, had been arrested in the USA for First Degree Forgery (Information Nigeria, 2014). Third, apart from these direct connections between cyber-fraud and singers, *Rapper N6* (a singer), summarised his views on the connection between Yahoo-Boys and musicians as follows:

Entertainers cannot be separated from illegal money....Most of the highest money that they’ve [singers] made come from people that have made money from illegal means....The new guys are the militants [Yahoo-Boys]. They are the new money guys. We are all trying to get a militant godfather. (as cited in Hot TV Topics, 2017, p.1)

Insights from the above suggest that Yahoo-Boys and music artists may not be two separate entities with clearly defined boundaries. Beyond the realm of social media, however, research has not yet established the connections between Yahoo-Boys and musicians. In other words, apart from media speculations (Punch, 2017a, 2017b), the ethics of Yahoo-Boys and their representation in music have only been discussed as gossip in most Nigerian chatroom forums and some television channels. For this article, the ethics of Yahoo-Boys can be understood as a set of perceptual alterations that offer

them “psychological shields” to justify their conduct and thus, circumvent self-condemnation (Bandura, 1999; Sykes & Matza, 1957). Three questions are at the core of this study: [1] What are the ethics of Nigerian cyber-criminals as expressed by music artists? [2] Which techniques do artists deploy to describe their views on cyber-criminals? [3] What might the justifications say about the motives for “cybercrime”? To gain a deeper insight into the ways crime and illegal money are represented in hip-hop music in general, this article proceeds with a literature review. Doing so is prompted by two central drives: [1] to examine the core characteristics of hip-hop culture and [2] to assess the main features of Yahoo-Boys.

Literature

Hip-Hop Ethics and Culture

“Keep in mind when brothas start flexing the verbal skillz, it always reflects what’s going on politically, socially, and economically”⁷

Most generalizable research on hip-hop has traced the genesis of hip-hop in Nigeria to African communities in the South Bronx (New York), where contemporary hip-hop music originated during the 1970s (Blanchard, 1999; Shonekan, 2013). However, Bailey (2014) and Persaud (2011) pointed out that hip-hop culture is rooted in multiple cultures, and prominent among these are West African cultures. Hip-hop singers were historically believed to serve as “*griots*” in their social communities. Since the *griots* were respected West African oral historians and praise-singers (Keyes, 2002; Persaud, 2011), they were believed to have preternatural creative and emotional intelligence or talents (Blanchard, 1999). For Schulz (1997) and Blanchard (1999), the oratory messages of *griots* generally attract more followers than questioners. The “*griots*” have immense power to impose reception, not primarily due to the uniqueness of their messages, but also because their messages have always been at the heart and lips of the masses – they represent the harsh realities of their lives (Blanchard, 1999; Schulz, 1997). In this context, the *griots* are the voices of those who otherwise have no power to impose reception. For Bourdieu (1977), powerful speakers speak, not exclusively to be understood, but more importantly, to be believed, respected, and repeated (p. 648). Repeating discourses normalizes their claims, and the orthodoxy of the *griots* by implication is almost certain.

The American hip-hop and rap⁸ artists, through their African oral storytelling heritage, could be seen

as the contemporary *griots*, and by the same token, they are powerful speakers who have an immense power to impose reception (Blanchard, 1999; Keyes, 2002; Persaud, 2011). These music artists not only depict and reflect the realities of American inner cities (Royster, 2016), but they primarily embody street entrepreneurship, practices, dispositions, and habits. This type of embodiment has been referred to as “street habitus” (Ilan, 2015, p.57; see also Dimou, 2017). By implication, most American artists, through songs, performances and records, chant about their life stories and experiences such as gang violence, glamorization of wealth, illicit drug business, street hustling, and thug life (Dimou, 2017). For example, the following song from Notorious B.I.G, “Juicy,” (Genius Lyrics, 2018, p.1) summarised a part of his life succinctly. “*Yea, this album is dedicated to all the teachers that told me I’d never amount to nothing, to all the people that lived above the buildings that I was hustling in front of that called the police on me when I was just trying to make some money to feed my daughter*” (Genius Lyrics, 2018, p.1). Therefore, it is key to remember that first, hip-hop singers such as Notorious B.I.G are like the *griots* (Peraud, 2011), and their songs can influence attitudes possibly due to the artistic and emotional framing of their messages (Louw, 2017). Second, a specific aspect of hip-hop singers’ dispositions and attitudes is street habitus, and as Ilan (2015) noted, street habitus is fundamentally embodied and cannot be easily “tried on” (p. 57).

Hip-hop music symbolizes street habitus and contributes to who we are: “In short, hip-hop lyrics instruct listeners in how to make sense of urban street crime and how to understand the identities of those who participate in crime (or avoid) it” (Kubrin, 2005, p.367). Kubrin’s (2005) study on music and behaviour pointed out that while hip-hop and rap music do not cause crime, they offer vivid vocabularies of motive, which justify criminal conduct and provide a way for listeners to understand and appreciate them. Rehn and Sköld (2003) noted that the effects on listeners of narratives that glamorise material goods, such as in Puff Daddy and colleagues’ hit song “[I]t’s All About the Benjamins” (“*Lex and Range Rovers.../...../It’s All About the Benjamins, baby...*”), is plausible. *Benjamin* here denotes the US\$100 note, because it has Benjamin Franklin’s head on it. Such songs may influence listeners’ attitudes toward the consumption of brand goods and the means to obtain them (via crime or otherwise).

Like their historical antecedents in America, researchers have argued that Nigerian songs such as “I go chop your dollar” were supposedly produced for the recruitment of youths into cyber criminality

and “easy ways to affluence” (e.g., Oduro-Frimpong, 2014). In the Nigerian context, due to the absence of an economic, medical, and social security system as well as political impunity (Shonekan, 2013; Smith, 2008), hip-hop music has served as an escape vehicle to self-employment for some Nigerian youths (Oladipo, 2017; Shonekan, 2013). Most university students “hustle” to pay school fees, and they face unemployment or poor wages and inefficient health care when they graduate (Ibrahim, 2016a; Smith, 2017). As a consequence, established Yahoo-Boys are often perceived as heroes and transnational “Robin Hoods” who take “dollars” from the rich in the West and give to the poor in West Africa (Tabu, 2011). Indeed, according to some media commentators, “many awesome Yahoo-Boys and kind-hearted artists are using their money to open foundational programs and help the poor masses” (e.g., Segun, 2017, as cited in Naijaloaded, 2017, p.1). Although the links between unemployment/poverty and offending rates are far from straightforward (Newburn, 2016), it is plausible that economic hardship unified the destiny of hip-hopsters and that of Yahoo-Boys in part, offering real-life scripts for singers to represent “street entrepreneurship” and cyber-fraudsters in their songs. This study will henceforth provide a brief historical overview on Yahoo-Boys.

Yahoo-Boys and University Students/Graduates

Historically, the colonial⁹ police and head teachers had noted that Nigerian schoolboys were “excellent psychologists” in manipulations (e.g., U.S. Consulate, 1949). These teenagers were described as “psychologists” because they defrauded many “knowledgeable and intelligent” victims in Western societies with postal scam letters (Ellis, 2016, p.28). These observations illuminate the psychology of the offline fraudsters. Some researchers have shed light on the psychology of their online successors (i.e., cyber-fraudsters) by examining their fraudulent emails (purportedly from Yahoo-Boys; Adogame, 2009; Dion, 2010; Rich, 2017). These researchers highlighted that authors¹⁰ of scam emails (who may or may not be Nigerians) deploy a “trust rhetoric” (Rich, 2017), embody a “Machiavellian worldview” (Dion, 2010) and use “authoritative and urgent” language (Chang, 2008) to defraud their victims. In particular, Rich (2017) investigated how fraudsters invoke trust with the Nigerian-email-scam-formats and how recipients interpret such trust-laden offers. He found that references to trust language are most common in emails purported to have originated from the African continent and those that promised a large amount of money. These studies (Chang, 2008; Dion, 2010; Rich, 2017) expanded our understanding of the

psychology behind the scam letter format. The current study builds on insights from the above studies, and it examines the cultural dynamics of cyber-fraud. Indeed, it investigates the ways Yahoo-Boys are represented in hip-hop music, and the connections between them (Yahoo-Boys and musicians) searching for, in Swidler's (1990) term, the empirical traces of "culture in action."

Decoding the term Yahoo-Boys is a critical entry point for understanding the cultural dynamics of cyber-fraud originating in Nigeria. The "Boys" after the term "Yahoo" suggests that the perpetrators of the infamous sweetheart swindles, among other types of AFF, may be primarily male. In support, there is a reasonably clear pattern to suggest that young adult male Nigerians, mainly university students/graduates, constitute the bulk of cyber-fraudsters (Aransiola & Asindemade, 2011; Tade & Aliyu, 2011). While the accusation of male university students may be reminiscent of that of the colonial schoolboys in the 1940s mentioned above, the evidence on the demography of contemporary Nigerian swindlers demands a closer look. For example, Aghatise (2006) speculated that "80% of perpetrators in Nigeria are students in various Higher Institutions" (p. 2). However, he failed to provide any evidence for his claim. Empirical evidence for the prominence of male university students in the theatre of cyber-fraud came from Aransiola and Asindemade (2011), Tade (2013), Ojedokum and Eraye (2012) and Tade and Aliyu (2011). Like Ojedokum and Eraye (2012) and Tade and Aliyu (2011), Aransiola and Asindemade (2011) specifically contended that [1] male university students between the ages of 22-29 years mainly commit cyber-fraud that originates from Nigeria; [2] Nigerian universities serve "as the breeding grounds" for "yahoo-yahoo" (p. 762); [3] some 'Yahoo-boys' subscribe to the occult-economy¹¹, that being the use of spiritual-powers in the virtual world for wealth generation.

However, while the above studies portrayed youth cultures and male juvenile offenders to assume the appearance of ever-increasing outrage in Nigeria, they solely relied on university students as their samples, and this pattern of data has led to the authors' assertions. Conversely, other researchers who interviewed students and non-students (Jegede, Elegbeleye, Olowookere, & Olorunyomi, 2016), parents (Ibrahim, 2016b), and students and spiritualists (Melvin & Ayotunde, 2010) arrived at the same conclusion as the above authors (e.g. Aransiola & Asindemade, 2011). Considering that cyber-fraud involves cyberspace, this social

phenomenon should not be limited by parochial conceptions that give it little or no global significance in our computer age (Hall, 2013; Levi, 2016; Kirillova, Kurbanov, Svechnikova, Zul'fugarzade, & Zenin, 2017). Indeed, the virtual world and cultural nuances in society are not separate entities (Jaishankar, 2011; Ibrahim, 2016a; Stratton, Powell and Cameron, 2017). These studies (e.g., Jegede et al., 2016; Ojedokum & Eraye, 2012), therefore, provide clues on the dynamics of youth cultures and cyber-fraud. Most Nigerian youths, despite economic hardship and the glamorization of crime, do resist criminal activities, whereas, for other youths, cyber-fraud constitutes innovative self-employment (Adogame, 2009; Jegede et al., 2016). The key point is that offenders and non-offenders respond differently to the same social and contextual conditions in society. "The line dividing good and evil cuts through the heart of every human being"¹², whereas there is no objective viewpoint for the rationalization of an "immoral" act (Bandura, 1999).

Theoretical Guidance

Unlike in a Nigerian context, Hutchings (2013) and George (2014), in Western societies, have used "neutralization techniques" (Sykes & Matza, 1957) and the "moral disengagement mechanisms" (Bandura, 1999) theories to assess cybercrime respectively. The neutralization techniques proposed by Sykes and Matza (1957) and moral disengagement mechanisms put forward by Bandura (1999) are essentially based on the premise that offenders and non-offenders have the same normative orientations and general moral beliefs (Ribeaud & Eisner, 2010). Similar to Sykes and Matza's (1957) argument that individuals offend if they find excuses to remove the feelings of blame from themselves, Bandura, Barbaranelli, Caprara, and Pastorelli (1996) argued that "people do not ordinarily engage in reprehensible conduct until they have justified to themselves the rightness of their actions" (p. 365). There is considerable overlap between the neutralization techniques and Bandura's (1999) mechanisms of moral disengagement (summarised in Table 1, modified from Ribeaud & Eisner, 2010). Since people do not ordinarily offend until they have justified to themselves the rightness of their actions (Bandura, 1999), it is conceivable that this theoretical background will shed light on the cultural dynamics of cyber-fraud that originates from Nigeria.

Table 1: Conceptual Similarities Between Theories

Cognitive Mechanism	Neutralization Techniques (Sykes & Matza, 1957)	Moral Disengagement (Bandura, 1999; Bandura et al., 1996)
Cognitive Restructuration	1. Appeal to Higher Loyalties 2. Euphemistic labeling (implied)	1. Moral Justification 2. Euphemistic Labeling 3. Advantageous Comparison
Minimizing Own Agency	Denial of Responsibility	1. Displacement of Responsibility 2. Diffusion of Responsibility
Disregarding/Distorting Negative Impact	Denial of Injury	1. Disregarding Consequences 2. Distorting Consequences
Blaming/Dehumanizing Victim	Denial of Victim	3. Attribution of Blame 3. Dehumanization
Condemnation of Condemner	Condemnation of Condemner	

Note: Table modified from Ribeaud and Eisner, 2010, p. 301

Method

Lyrics Data Collection

The following systematic steps listed were taken to select lyrics listed in Table 2:

1. Searched on Google with phrases such as “list of Nigerian musicians” and made a list of all Nigerian Hip-hop and rap artists.
2. Validated list with two professional Nigerian hip-hop DJs to ascertain that no artists have been missed. The underlying idea is that while some singers are famous in the realm of public spaces such as dance halls, they might not have produced their official first album. For example, *2Face Dibia* (one of the most successful Nigerian pop stars) was already a national star while performing in Nigerian university-campuses before he released his first album.
3. Visited the online profiles of each singer found and selected the ten most popular songs in descending order of significance from each artist. The criterion that songs are relatively the most popular of each artist ensured that the music had reached a significant proportion of the population as is evident in the case of ‘*Yahooze*¹³’.
4. Selected only songs produced in English, pidgin English, and three major indigenous languages in Nigeria (Igbo, Yoruba, and Hausa) respectively. Nigeria has over 500 indigenous languages, and due to practical reasons, songs produced in other numerous ethnic languages were excluded.
5. Selected songs produced between 2007 to 2017 because while Nigerian hip-hop emerged in the late 1980s, it has only become highly commercialized and accessible during the internet boom in the late 2000s (Adjirakor, 2017; Inyabri, 2016; Shonekan, 2016). The availability of electronic music production, editing, and distributing applications facilitated open participation in the street-entrepreneurship of hip pop music for underprivileged youths (Shonekan, 2016). Like Kubrin's (2005) study, which investigated rap music in the USA from 1992 to 2000 for a related reason, our study chose to capture this period.
6. Read the lyrics of the remaining songs from music websites such as “freenaijalyrics.com” and “sweetlyrics.com” while searching for cyber-fraud themes.
7. Made a list of songs that explicitly depicted “yahoo-yahoo” while using a wide spectrum of Yahoo-Boys’ slangs such as “maga,” “wire wire,” “419,” “Gameboy,” “freestyling,” and so on as a guide.
8. Validated the list with four professional DJs in Lagos and Abuja (the previous and current capital cities respectively) from the four popular nightclubs concerning the popularity of selected songs in leisure spaces. A list of songs was presented to these DJs, and any song that was not

- endorsed by at least two DJs was excluded. Any song with less than 50% ($n=2$) of these DJ was excluded.
9. Selected 18 songs that explicitly represented ‘Yahoo-Boys’ over the period of 10 years as outlined in Table 2 (i.e., 2007-2017 and nine songs for every five years).
 10. Songs were selected in descending order of significance; that is, if a singer has two songs that depicted cybercrime, the one that most explicitly represented ‘Yahoo-Boys’ ethics was chosen in place of the other one. Except if a singer is not a lead singer and

- has one or more co-singers involved in a second song, only one song from each singer is eligible for inclusion in order to have, in Kubrin’s (2005) term, a diverse collection of lyrical “vocabularies of motive.”
11. Lyrics were subjected to a directed approach to qualitative content analysis (DAQCA) (Hsieh and Shannon, 2005), and coded based on the moral disengagement mechanisms proposed by Bandura (1999). Findings, as shown in Table 3, are discussed.

Table 2: List of Songs Studied

Song	
1.	Yahooze (from Olu Maintain, 2008)
2.	Living things (from 9ice, 2017)
3.	Maga don pay (from Kings, 2015)
4.	Yahoo boyz (from X-busta, 2016)
5.	Yahoo boys (from Prince Hollywood, 2009)
6.	Yahoo boys (from Gnext, 2011)
7.	Maga don pay (from Larry Prince, 2013)
8.	Maga don pay (from Kelly Handsome, 2008)
9.	Maga no need pay (from Banky W and other artists, 2010)
10.	I go chop your dollar (from Nken Owoh, 2010)
11.	419 state of mind (from Modenine, 2011)
12.	I dey block IP (from Tupengo, 2011)
13.	2musssh (from Reminisce, 2013)
14.	Irapada 2:0 (from Junior Boy featuring 9ice, 2016)
15.	Maga don pay (from Jupitar featuring Patorinking, 2016)
16.	Penalty lyric (from Small Doctor, 2017)
17.	Mercies of the lord (from Oritse Femi, 2008)
18.	Maga don pay (from Big Joe, 2015)

Table 3: Theory and Themes in Songs Connection

Cognitive Mechanism	Neutralization Techniques (Sykes & Matza, 1957)	Moral Disengagement (Bandura, 1999; Bandura et al., 1996)	Songs and Themes (songs as chronologically listed in Table 2)
Cognitive Restructuration	3. Appeal to Higher Loyalties 4. Euphemistic labeling (implied)	4. Moral Justification 5. Euphemistic Labeling 6. Advantageous Comparison	1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13, 14, 15, 16, 18
Minimizing Own Agency	Denial of Responsibility	3. Displacement of Responsibility 4. Diffusion of Responsibility	1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13, 14, 15, 16, 17, 18

Blaming/Dehumanizing Victim	Denial of Victim	3. Attribution of Blame 3. Dehumanization	1, 3, 4, 5, 6, 7, 8, 10, 11, 15, 16, 18
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Discussion

Four central themes emerged from lyric data¹⁴. Three of them support the theoretical framework outlined in Table 3, whereas a new theme also emerged. Accordingly, the following fundamental themes are most basic to the discussion that follows: [1] blaming/dehumanizing the victim, [2] minimizing own agency, [3] cognitive restructuring, and [4] glamorization and de-glamorization of cyber-fraud.

Blaming/Dehumanizing the Victim

Firstly, as represented in most of the lyrics assessed, Yahoo-Boys blame victims for bringing suffering on themselves. Specifically, according to singers such as Modenine, “*some call it 419 or advance fee fraud /I say it’s getting doe [money] from greedy victims.*” For Yahoo-Boys, victims are “greedy,” and hence, they are to be blamed for their plight. Conversely, the attribution of blame to victims enables Yahoo-Boys to circumvent the feeling of guilt for their fraudulent actions. “Mistreatment that is not clothed in righteousness makes the perpetrator, rather than the victims, blameworthy” (Banduras, 1999, p.203). Yahoo-Boys do not only blame victims, but they also dehumanize them. It is simplistic to suggest that Yahoo-Boys dehumanize their victims fundamentally because of the distance between them (facilitated by networked computers). At some stage of the romance scam cycle, the Yahoo-Boys’ “freestyle format” may involve face-to-face interactions (Ibrahim, 2016a). In a similar vein, Whitty and Buchanan’s (2016) interview study indicated that victims of romance scams actually meet their sweetheart swindlers offline. Arguably, irrespective of the distance between the victims and the perpetrators, as Wang and Krumhuber (2016) reminded us, objectification becomes permissible when targets are seen as senseless or foolish, hence being equated to mindless objects.

Accordingly, Yahoo-Boys commonly perceive victims as having low mental abilities, and likened them to stupid sub-humans. For example, as expressed in the lyrics, Yahoo-Boys used derogatory names for victims, particularly, “*maga*” or/and “*mugu*,” which locally connote(s) “foolish, senseless, and gullible.” However, linguistically, both words have slightly different meanings, where “*maga*” is more derogatory than “*mugu*,” and means “foolish, stupid, or senseless animal.” The mechanisms of moral disengagements, such as de-humanization, precede immoral acts and are central to their immediate causation (Bandura, 1999). The utilization

of “*maga*” and “*mugu*” in “*yahoo-yahoo*” primarily functions as a “shield” against feelings of guilt. While the use of “*maga*” and “*mugu*” offers significant insights into dehumanization within cyber-fraud and Yahoo-Boys’ ethics, this study will briefly introduce some critical Nigerian cultural folklore so as to contextualize these explanations.

In Nigeria, hunters commonly consider themselves wiser than and superior to the animals they hunt, which are conceived of as foolish and inferior. The antelope is the most common game-beast, generally thought to symbolize the rewards of the hunt. By the same token, hunters are believed to possess superior mental acumen in comparison with antelopes, which often fall into their traps (Igwe, 2007). It is the perception of mental superiority that enables hunters to bypass the feeling of guilt for killing senseless sub-humans (antelopes). As linguist Igwe (2007) noted, Nigerian fraudsters generally thought of their victims as “*mgbada*” (antelope in Igbo language), and of themselves, in contrast, as hunters in the digital realm. By implication, hunting is a “game.” A game in itself is not a crime. In the same vein, when cyber-scam is likened to hunting, it becomes a game. This is vividly captured in Larry Prince’s song: “*Maga don pay [the senseless animal has paid], it’s a holiday for the Gameboys.../.../....*” Metaphor establishes the basis of people’s everyday comprehension of life (Santa Ana, 2002). In hunting, victims are divested of human characteristics, and if perpetrators believe “*yahoo-yahoo*” is a game, it is a game in terms of its consequences. “It is difficult to mistreat a humanized person without suffering personal distress and self-condemnation” (Bandura, 1999, p. 200). Relatedly, the dehumanization of victims in the personification of hunter and antelope is a crucial entry point to unpack the code word “*maga*” (victims). Based on the above insights and Igwe’s (2007) analysis of “*mgbada*,” this article concedes that the word “*maga*” has linguistically metamorphosed from “*mgbada*” (antelope).

The Igbo-speaking communities in the Delta and Anambra states of Nigeria are essential for understanding fraud neologism and vocabulary (from *mgbada* to *maga*). Although the actual demography of cyber-fraudsters and their offline antecedents is not fully established, Longe and colleagues’ (2010) assumptions offer a glimpse of the main players. According to these authors, some high profile graduate fraudsters, such as Fred Ajedua (who originated from these Igbo speaking regions), dominated the 419-game before the “cyber” component of fraud emerged in Nigeria. It is reasonable, therefore, to theorise that the indigenous

language used by these high-profile, educated fraudsters has facilitated the entry of “*mgbada*” into the “419” vocabulary. The deployment of this coined word (from *mgbada* to *maga*) is particularly significant as it sheds light on the ethics of the Yahoo-Boys, as depicted in most of the songs studied. The perpetrator-victim relationship as that of a hunter and his game-animals (prey) is based on dehumanization: the ethics of the Yahoo-Boys. The centrality of the dehumanization of victims is vividly captured in the following lyric by Nkem Owoh: “/You be the mugu,.../When they fall into my trap o /I dey show them fire.../...” (You are the foolish,.../ when they fall into my trap, I show them no mercy).

Minimizing Own Agency

A second theme found in the lyrics examined in this study was the obscuring or minimization of the agentive role of the Yahoo-Boys concerning the harms they cause by shifting responsibility to circumstances beyond their control, such as poverty and unemployment. As expressed by a majority of music artists in this study, mass unemployment, abject poverty, and a lack of social welfare in Nigeria are responsible for the “*yahoo-yahoo*” that originates from Nigeria. Some singers are beneficiaries of active Yahoo-Boys’ fraudulent activities (University of Wisconsin-Madison, 2017), while some others are convicted cyber-fraudsters or ex-cyber criminals (Neal, 2017; Punch, 2017b) as mentioned. It is reasonable, therefore, to suggest that the rationalization of cyber-fraud as found in most songs in Table 2 exposes the displacement and diffusion of responsibility as a key moral disengagement technique deployed by Yahoo-Boys. By implication, both Yahoo-Boys and the singers externalize the locus of control for socially sanctioned behaviours. The sympathetic representation of Yahoo-Boys and their “self-employment” endeavours online in the hip-hop songs examined are hinged on the assumption that harsh socio-economic realities in Nigeria are fundamentally a push factor. This type of representation also supports Ibrahim’s (2016a, p.55) thesis that ‘what constitutes cybercrime in Nigeria is rooted in socio-economics.’

However, not all Nigerian youths resort to Internet fraud as an answer to economic insecurity. Arguably, by obscuring the agentive role behind their harmful cyber actions, Yahoo-Boys not only justify their reprehensive activities but also remove feelings of blame from themselves. Self-exemption from the consequences of cyber-fraud is one of the moral disengagement mechanisms (Bandura, 1999) or neutralization techniques (Skyles & Matza, 1957) that delinquents deployed to deny responsibility for their harmful actions. The following lyric from X-Busta

captures this strategy: “... *no job for street/no pay, no way, how boys go eat? /.../Dem no go do yahoo if dem get choice/...*” (no employment, no income, no hope, how will the youths survive? They would not commit internet fraud if they had the choice). According to this excerpt from X-Busta’s song, most Nigerian youths face acute unemployment or poor wages, and “*yahoo-yahoo*” has become a way of survival for them. Closely related to the minimization of agency is cognitive restructuring.

Cognitive Restructuration

The song lyrics analysed also indicated that cognitive restructuring is one of the moral disengagement mechanisms the Yahoo-Boys use to make their cyber criminality appear acceptable. The following lines from G-Next’s song, “*next of kin/bank to bank/ attorney fee/ affidavit/ cost of transfer/...*”, as well as Prince Hollywood’s song, “*Wilson has paid attorney fees, Wilson has paid the cost of transfer/... Affidavits...*”, are a clear illustration of the deployment of euphemistic language as a means of cognitive restructuring. Yahoo-Boys use professional legal and banking terms, as represented in the above songs, to mask their criminal acts with a cloak of respectability. Whilst the “attorney fees” and “affidavits” scamming format are traceable to 419-letter scams prior to the digital version, the deployment of such terms in cyber-fraud illustrates the contemporaneity and efficacy of these old scam templates or formats.

Scam templates enable Yahoo-Boys to sanitize their fraudulent actions: “Cognitive restructuring of harmful conduct through sanitizing language, and exonerating comparisons, taken together, is the most powerful set of psychological mechanisms for disengaging moral control” (Bandura, 1999, p.196). Yahoo-Boys also use advantageous comparisons to render condemnable benevolent or righteous actions. The following lyrics by X-Busta are instructive in this regard: “/Police pursue thieves/ Leave Yahoo boyz o/ Police pursue thieves/ Leave Yahoo boyz o/...Dem no wan carry gun so dem grab computer/ as dem no see job after dem fight for Aluta/...” (Police go after thieves, leave Yahoo-Boys alone... They [Yahoo-Boys] have refused to carry guns [commit violent crimes], instead, they have only used computers [commit cyber-fraud], because of the lack of jobs after a university education). Similarly, Modenine’s song is an example too: “...advance fee fraud/ [is] getting doe [money] from greedy victims abroad/Without pulling a trigger contact or slashing with a sword...”

These lines of the song make a sharp contrast between “*thieves*” and Yahoo-Boys. Culturally, the actions of “*thieves*” including non-violent ones, such

as pickpocketing in public spaces, often receive vigilante justice (Smith, 2008, 2017). On the other hand, multiple variations of crimes committed through deception, such as the embezzlement of public funds, are perceived as “business as usual” in a Nigerian context (Smith, 2008, 2017). Indeed, they are “business” in terms of their consequences. Insights from Chawki, Darwish, Khan, and Tyagi (2015) suggest that Nigerian cyber-fraudsters and hard-working, law-abiding citizens share a similar overarching ethos: the philosophy that “knowledge is power.” So, possibly, this similarity may be implicated in shaping people’s perceptions/attitudes towards Yahoo-Boys in relation to “thieves.” There is no objective viewpoint for the critique or compliment of an “immoral” act (Becker, 1967/1997; Garson, 2015; Reiner, 2016). The process by which an action is graded as a crime in relation to other actions is a “moral enterprise” (Becker, 1967/1997, p. 9). The moral enterprise here encompasses not only the worldviews of Yahoo-Boys and their allies (hip-hopppers) but also involves the socio-cultural views of Nigerian society. The moral sanctification of Yahoo-Boys’ actions as opposed to that of “thieves” normalizes their claims in Nigeria. Nigerian society is, therefore, the moral entrepreneur in the social construction of “thieves” and “Yahoo-Boys”: “While terms appear to be objective, they are actually underpinned by value judgements that are rooted in particular cultural assumptions” (Ribbens, McCarthy, & Edwards, 2011, p. 6). The sharp comparison used by Yahoo-Boys to avoid self-condemnation, therefore, is grounded in a Nigerian contextual situation and the cultural meaning of “thieves” in relation to Yahoo-Boys. The Nigerian hip-hop songs examined here, therefore, are reflective of social realities in Nigeria, like their historical antecedents in America. Closely related to the above is the concept of “drift” (Matza, 1967), which intertwines with the Yahoo-Boys’ cognitive restructuring.

Criminals are generally attracted to delinquency, not because of oppositional morality, but because of an exaggerated adherence to widely held “subterranean” values, such as the pursuit of adventure, hedonic lifestyles, excitement, and leisure activities (Matza, 1967; Matza & Sykes, 1961). For Matza (1967), delinquents transiently flirt with both convention and crime, responding in turn to the demands of each. Comparably, our data analysis suggests that Yahoo-Boys transiently flirt with both internet fraud and convention, which is evident in the following lyrics. While the first one, by Olu Maintain (2008), illustrates that Yahoo-Boys work hard in the same way that law-abiding citizens work weekdays and have leisure time during the weekends, the second one, by X-Busta, makes a moral justification

in an attempt to redeem their condemnable cyber actions: [1] *“Monday, Tuesday, Wednesday, Thursday, Boys dey hustle / Friday, Saturday and Sunday gbogbo aye, Hennessy, Champagne, Mowet, for everyone!...!”* (Weekdays, boys are busy on the Internet, weekends, they shut down clubs, declaring champagne and expensive spirits for everyone). [2] *“/this one na self employment/so dem go see food for their table/ attend to family issues, so life go stable!”* (this is self-employment, so as to put food on the table, take care of family needs, so as to maintain a stable family).

Despite the small sample size of this study, the above verses can be seen as a window into the Yahoo-Boys’ world. Yahoo-Boys view “hard-work” and having a stable family as virtuous, whereas, paradoxically, victims of cyber-fraud (and their families) may experience severe negative psychological and financial consequences (Kopp et al. 2015; Whitty & Buchanan, 2016). Irrespective of victims’ predicaments, Yahoo-Boys achieve paradoxical adaptations through cognitive restructuring (Bandura, 1999). Additionally, given that they do not oppose conventional values (e.g., the virtues of hard-work), it is reasonable to suggest that they are attracted to “yahoo-yahoo” due to their exaggerated adherence to the pursuit of adventure and hedonic lifestyles (as vividly captured in Olu Maintain’s lyrics above). Arguably, the Yahoo-Boys’ perspectives on “hard-work” (directly or by implication) overlap with the ethos of law-abiding citizens in many respects. The above comparison is reminiscent of Matza’s (1967) idea that offenders may not stand as an alien in the body of society, but may represent a disturbing reflection instead. The moral compasses of the two seemingly separate camps (offenders and non-offenders) appear to have a high degree of congruence. Also, the theory that most Nigerians glamorize wealth irrespective of its source (through crime or otherwise; e.g., Adeniran, 2011) reinforces the view that the boundary between offenders and non-offenders is blurred, inasmuch as the people involved in such moral categorization are economically successful and “hard-working.” Also, given that musicians are generally influential as the “griots,” by implication, they may shape the perceptions of cyber-fraud in the eyes of music lovers.

Glamorization and De-Glamorization of Cyber-Fraud

Unlike the themes discussed above, the “glamorization and de-glamorization theme” did not fit squarely with the overlapping theoretical frameworks in Table 1 because they cannot be termed as neutralization techniques as such.

Nonetheless, they are also revealing. Whilst most songs ($n=16$) explicitly glamorised the Yahoo-Boys, only one directly de-glamorised them. For example, Kelly Handsome's song explicitly glamorised cyber-fraud: "...Maga don pay/ Mugu don pay / shout hallelujah.../...hallelujah hallelujah owo.../ .../...hallelujah hallelujah ego.../... hallelujah hallelujah kudi, kudi.../I don suffer, but I now don hammer, papa God don bless me, no one can change it.../..." (The gullible has paid, the senseless has remitted/ shout hallelujah.../...hallelujah hallelujah money.../...hallelujah hallelujah money.../.../ hallelujah hallelujah money, money... I have suffered a lot, but now I have hit the jackpot, Almighty God has blessed me, [and] no one can change it). While the above song glamorized cyber-fraud, it embodied biblical allusion (i.e. a reference to the Bible regarding prosperity as a critical element of religiosity). It reflects Yahoo-Boys' worldview that 'earthly riches' have spiritual aetiology mentioned earlier. The notion of spirituality in wealth acquisition (occult-economy) as depicted in Kelly Handsome's song, therefore, is also an aspect of the glamorization of cyber-fraud.

However, seven artists who collectively composed/performed the de-glamorised song, "*Maga no need pay*," were allegedly sponsored by Microsoft and the Nigerian government (Computer World, 2010). As far as this research is concerned, the song itself remains the only song that has been put forward against "*yahoo-yahoo*" in Nigeria (Computer World, 2010). By implication its content is not only dislocated from dominant narratives, but as "9ice" pointed out, it is "out of touch with reality" (Punch, 2017a, p.1) because "fraud is the way the less privileged people take care of these family in Nigeria" (Punch, 2017b, p.2). Capturing Nigerian socio-economic reality, Oritse Femi's song mostly blames harsh economic situation and bad government for Yahoo-boys' actions, which implicitly supports the glamorization narratives: "...*Bad government leading my people astray / Some working everyday but their salary dem no dey pay* [salary is not enough]." The critical point is that the oratory narratives of singers who glamorized Yahoo-Boys reflected the socio-economic realities of Nigerian situation more than the de-glamorization narrative: "*But maga no need pay to get a good degree/ or have a good opportunity*" (But victims do not need to make payment for the perpetrators to acquire a good degree/ or have a good job opportunity). For Barker and Taylor (2007) and Duncan (2017, p.33) "authenticity of an artistic creation" has both a representational element (something which is what it claims to be) and a cultural component (something which is in line with a contextual or cultural

tradition). Based on the above definition, it is conceivable that the song "*Maga no need pay*" dislocates from the socio-economic and contextual conditions in Nigerian society in two central areas: representational and cultural.

Sex Roles and Cultures

Closely related to the glamorization of *yahoo-yahoo* is the idea that cyber-crime is male-dominated in a Nigerian context. Notably, like the male domination of cyber-criminality, the singers of all songs selected in Table 2 are male apart from song number nine: "*Maga no need pay*," which involved seven multiple artists. Allied with the above is the evidence for the prominence of young male Nigerians in the theatre of cyber-fraud mentioned (e.g., Jegede et al., 2016; Ojedokun & Eraye, 2012). In Nigerian society, the value of economic power (through crime or otherwise) is intertwined with the social work that it does (or fails to do) in human relationships (Smith, 2017). Insights from a range of gender-oriented studies about Nigeria (Chinwuba, 2015; Lazarus, Rush, Dibiana, & Monks, 2017) are revealing. Firstly, recent years have witnessed an upsurge of women in the paid workforce (Eboiyehi, Muoghalu, & Bankole, 2016), whereas 'men rather than women in this context, are predominantly socialized to be breadwinners' and the supreme head of the household (Ibrahim, 2015, p.329). Secondly, unlike women, economic power for men has limitless advantages. For example, a Nigerian man who has economic power, irrespective of his age, 'under customary and Islamic types of marriages can marry multiple wives' (Lazarus, Rush, Dibiana & Monks 2017, p.352). While he can even marry wives as young as 14 or 13 years old, depending on his "tastes" (Lazarus, Rush, Dibiana & Monks, 2017), culturally, even his adultery is seen as "a heroic feat" (Chinwuba, 2015; Smith, 2017). These types of gender relations not only shape the manner in which Nigerian society socializes its female citizens, but it also influences how women (and girls) are culturally expected to relate to males regarding wealth acquisition and status sustenance (Agozino, 2017; Mama, 1995). "Life online is an extension of life offline" (Morahan-Martin, 2000, p. 689), and as Ibrahim (2016a) speculated, "men's cultural positionality in society influences them to be generally more 'desperate' to achieve financial success than women online" (p. 54). Given that men are culturally and predominantly raised to be breadwinners illuminates the evidence for the male domination of cyber-fraud perpetrations and perhaps the prominence of male singers in Table 2.

Financial Incentives

Closely related to the gender dynamics of this type of cyber-fraud is the idea that ‘financial incentives’ are central to the meaning of ‘cybercrime’ in a Nigerian context. In fact, all the songs studied made explicit references to money, which translates as “*ego*,” “*owo*,” and “*kudi*” in the Igbo, Yoruba, and Hausa languages respectively (the three main indigenous languages in Nigeria). The centrality of money as expressed in these songs support the convergence of emerging evidence (Adogame, 2009; Jegede et al., 2016; Ojedokun & Eraye, 2012) that Yahoo-Boys are principally motivated by the need for economic reward and empowerment. The following lyrics from Prince Hollywood and Kelly Handsome, respectively, vividly captured this claim: [1] “*Hello Mr. Wilson / Yeah hello/how are you? I’m fine / have you made the payment? / yes, I’ve / Let me have the ten-digit number/2657785232 /.../ I’ll get back to you as soon as possible / bye /...*”. [2] “*Plenty, plenty maga, no matter the time you get the control numbers*” (multitude of senseless victims, no matter what time is it, you are sure to receive the payment numbers). Therefore, it is reasonable to conclude that pecuniary benefits in a Nigerian context mainly propelled cybercrime because the efficacy of a Yahoo-Boy is reflected in the number of victims that “*wire wire [transfer money]*” to him on a regular basis. For example, financial incentives are apparent in Kelly Handsome’s song: “*/.plenty dollar straight to aboki make eh start to dey change it/....*” (plenty dollar straight to a bureau de change man [locally called aboki] to change it into naira [currently, \$1 =380 naira]). Additionally, the crucial importance of money in *yahoo-yahoo* is also evident in most YouTube videos of songs in Table 2 (e.g., displaying briefcases filled with US dollars, spraying of dollar bills, showcasing expensive cars, partying with exotic drinks and women). In the language of Olu Maintain, which is reminiscent of Puff Daddy and colleagues’ 1997 popular song (It’s all about benjamins), “*it’s all about ‘Benjamin’ baby/...*”. Arguably, monetary success is a specific aspect of Yahoo-Boys’ moral enterprise as represented by all songs investigated in this study.

Conclusion

This study has drawn attention to the notion that Yahoo-Boys and some musicians may be reciprocally constructing the destiny of one another. It is not only the first study to assess the ethics of Yahoo-Boys as expressed by music artists in a Nigerian context in particular, but it also the first study to explore how cyber-fraud, in general, is depicted in Nigerian popular music. Additionally, it has explored the presence of the mechanisms of moral disengagement

(Bandura, 1999) and neutralization techniques (Sykes & Matza, 1957) in *yahoo-yahoo*. Thus, these analyses have not only helped to shed light on motives for cyber-fraud, but they have helped to conclude that Yahoo-Boys embody a range of the most powerful set of psychological mechanisms for disengaging moral control. Accordingly, given that Yahoo-Boys have been implicated in defrauding a multitude of victims all over the world (e.g., see Chang, 2008; Rich, 2017), insights from this study could provide a greater understanding about cyber-fraud that emanates from Nigeria.

Furthermore, the presence of the conceptual frameworks (see Table 1) in music lyrics illustrates the relevance and contemporaneity of these theories in modern times, and this is revealing. Hip-hop lyrics, therefore, could serve as useful tools in teaching these theories (see Table 1), because music not only may appeal more to a wide spectrum of students than abstract theories, but also musicians are more impactful and meaningful in the lives of youths than theorists (and abstract concepts). Additionally, the oratory messages of hip-hop singers may attract more followers than questioners, especially young people, as Inyabri (2016) noted. The lyrical words of musicians are often believed, respected, and repeated possibly as their historical antecedents, the *griots*. Repeating discourses normalize their claims. Hip-hop songs that legitimise *yahoo-yahoo* by implication could make it attractive to more people than otherwise. The adherents of music, in general, may not merely consume songs, but they may also co-produce the meaning they embody and thus, normalize the lyrical messages with all its entreties. Arguably, while music has the power to influence our beliefs and practices (Louw, 2017), online/offline, music contributes to making us who we are due to its artistic and emotional embodiment. Accordingly, this article has highlighted Jaishankar’s (2011), Ibrahim’s (2016a) and Stratton, Powell and Cameron’s (2017) concept that contextual factors that are critical in the cyberspace are also vital in the physical space (implicating multiple academic disciplines). In exploring youth cultures, deviance, language, and communications, it has brought together topics of criminology, cultural sociology, social psychology, even musicology (if disciplinary boundaries are stretched a bit) to achieve its aims in an ‘eclectic-way’¹⁵. It has done so by using data from a significant and underrepresented area (sub-Saharan hip-hop music).

Having operated within the constraint of what is currently available (a small sample size), this study’s findings have limited generalizability at best. However, alongside the above contributions, it has not only underscored that some ethos of law-abiding

citizens is central to Yahoo-Boys' moral enterprise, but it has also highlighted that Yahoo-Boys, as represented in the hip-hop music examined, represent a disturbing reflection of our digital-age society. It is therefore critical that Yahoo-Boys phenomenon should not be ghettoized within parochial conceptions with little or no global significance. There is indeed a danger of failing to capture globalization in all of its complexities if each of such relevant social phenomenon is not taken as unconditionally serious beyond its physical geographical context (Hall, 2013; Tankebe et al. 2014). While this article has particularly examined Yahoo-Boys' phenomenon and their representation in hip-hop music within Nigerian society, by implication, these issues are also universalizable. Studies on rap music in the USA (e.g., Kubrin, 2005) have already enlightened cultural dimensions of street-violence and "thug life" because rap music could provide a way for listeners to understand and appreciate inner cities' youth culture and violence. Similarly, given that Yahoo-Boys and singers are "birds of a feather," and the oratory messages of singers may attract more followers than questioners, this study illuminates the cultural dimensions of cyber-fraud that emanate from Nigeria. In particular, insights from this study suggest that cyber-fraud researchers might look beyond traditional data sources (e.g., cyber-fraud statistics) for the empirical traces of "culture in action" (Swidler, 1990) that render fraudulent practices acceptable career paths for some Nigerian youths. Finally, further research may interview hip-hop singers to expand upon this study.

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Suleman Ibrahim Lazarus, educated in the United Kingdom (e.g. Lambeth College, University of Greenwich, London School of Economics and Political Science) is an emerging scholar particularly interested in: [a] the occult economy and organised crime; [b] masculinity, cybercrime, and hip-hop music; [c] 'troubling families', and feminist epistemologies of crime. His recent publications include: [a] 'Causes of Socio-economic Cybercrime in Nigeria', [b] 'Social and Contextual Taxonomy of Cybercrime: Socioeconomic theory of Nigerian cybercriminals', [c] 'Troubling Chastisement: A Comparative Historical Analysis of Child Punishment in Ghana and Ireland'.

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Endnotes

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- ¹ An excerpt from an online chatroom app.
 - ² A relationship that is forged by one side through adopting a fraudulent or fictional online persona.
 - ³ However, critical perspectives pointed out that the statistics the FBI relied on to inform the currency of cybercrime perpetrators across nations are socially and selectively constructed. By implication, the FBI's claims are merely pictorial representations of that construction [<https://doi.org/10.1016/j.ijlcrj.2016.07.002>]
 - ⁴ Nigerian Criminal Code Act: [<http://lawsofnigeria.placng.org/laws/C38.pdf>]
 - ⁵ D'banj was interviewed at the Social Media Week, Nigeria, February 28, 2018.
 - ⁶ Oshozondi was released in 2018: [<https://itunes.apple.com/gb/album/oshozondi-feat-slimcase-masta-t-single/1337331237>]
 - ⁷ Davey D. (1998) "Why Is Rap So Powerful". *Davey D's Hip-Hop Corner*. [<http://www.daveyd.com/whyrapispowerart.html>]
 - ⁸ 'Rap is a branch of hip-hop music, which makes use of rhyme, rhythmic speech, and street vernacular, which is recited or loosely chanted over a musical soundtrack' (Keyes, 2002, p.1).
 - ⁹ Nigeria was created by the British government through colonization from 1914 to 1960 (Lazarus et al., 2017).
 - ¹⁰ Authors of scam emails may or may not be Nigerians, and "there is an impossibility of knowing if every cyber-criminal using the Nigerian 419 or AFF letter/email templates is actually a Nigerian citizen" (Ibrahim, 2016a, p.51).
 - ¹¹ The occult economy refers to the idea that the spirit world is an actual source of wealth and as a result, real or imagined, of magical means, can be used for material ends.
 - ¹² A quote from a Russian historian, Aleksandr Solzhenitsyn [https://www.goodreads.com/author/quotes/10420.Aleksandr_Solzhenitsyn]
 - ¹³ Ex-US Secretary of State Colin Powell has joined a Nigerian performer, Olu Maintain on stage, while he sang his hit Yahooze [<http://news.bbc.co.uk/1/hi/entertainment/7670788.stm>]
 - ¹⁴ Given that most of the songs are bilingual, and not in standard English, as Davies and Bentahila (2008) and Gritsenko and Aleshinskaya (2016) suggested, to translate songs that are bilingual serves as a means of opening up the lyrics to 'outsiders', etc.
 - ¹⁵ Eclecticism' is a very good way to address multiple topics across academic disciplines in an innovative way: <https://doi.org/10.17744/mehc.27.1.tf591m8384t50njt>