



Yahooism or Internet Fraud in the Nigerian Higher Education System

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Keywords

Internet fraud, Nigerian universities, behaviourism, laziness, value of work

Abstract

This study interrogates narrow-mindedness and laziness leading many of the Nigerian undergraduates' to be tempted to cheat and fraud on Internet instead of working hard for their studies. The author proposes a contextual survey around a tendency also called "yahooism", "yahoo-yahooism", as most of the first attempted cybercrimes were realized by sending yahoo emails. This harmful tendency is contrasted with Prof Obiora Ike's teaching on the value of hard work as the road to wealth. The study used the quantitative survey method of 372 undergraduates from two purposively selected higher institutions in Nigeria, namely: Edo State University Uzairue and Federal Polytechnic Auchi, both in Etsako West Local Government Area of Edo State, Nigeria. A questionnaire with a set of nine semi-structured questions is used to obtain data from the students between 15th July and 15th August 2022.

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1. Introduction

“ True education must be an 'education in criticism'. It is the exercise to question things from their origin, allowing doubt and examination of the problem to come to a balanced conclusion and position” (Ike, 2016, 4)¹

Hard work is one of the most demanded values in most human societies. Such values produce a variety of results in an individual which include guiding persons to do the right things, to act morally, to be morally sound, giving direction and firmness in life and giving meaning to an individual's actions as well as giving motivation for a person to live and act (Ike, 2016a; Haaz, 2020).² This aspect of values driving the individual's behaviour in society is particularly of interest because humans live in a society, and not in isolation, and there are generally acceptable values in most societies (Ike, 2016a; Haaz, 2020).

Values come from different sources, which include the family, parents, relations, elders, teachers, peers and friends as well as arts, religions, customs, traditions and even constitutions. Ike (2016a) classifies values into four major types. 1) There are *personal* values desired and cherished by an individual e.g. cleanliness, contentment, courage, creativity, determination, diligence, dedication to labour, discernment, excellence, honesty, hope, maturity, punctuality, self-control, self-motivation, simplicity. 2) *Social* values contrast with the former as they are oriented towards others e.g. accountability, brotherhood, concern for environment, courtesy, dialogue, dutifulness, forgiveness,

¹ Ike, O. F. 2016. “Ethics in Higher Education as Tool for Discovering Our Ultimate Destiny”. In: O. F. Ike (Ed.), *Catholic Social Teaching, Historical Overview and Application to the Challenges of Africa*. Printed and bounded by BEW IT LTD, 4.

² Ike, O. F. (2020). *Moral and ethical leadership, human rights and conflict resolution: African and global contexts*. Geneva: Globethics.net. Haaz, I. 2020. “Introduction: Virtue-based moral and ethical leadership as a collaborative analysis”. In: O. F. Ike, *Moral and Ethical Leadership, Human Rights and Conflict Resolution – African and Global Contexts*. Geneva: Globethics.net, 7-15.

freedom, friendship, gratitude, hospitality, justice, love, magnanimity, patience, repentance, responsibility, service, sharing, sportsmanship, sympathy, team spirit, tolerance. Third, 3) *moral and spiritual* values touch upon principles, duties, conduct and practice e.g. detachment, faith, loyalty, non-violence, obedience, prayer, purity, renunciation, truthfulness. Fourth, 4) *behavioural* values are certified by society and make life joyous and successful e.g. dressing, manner of speech, relationship with others, gentility.

The value of hard work finds itself in some form in the personal and social types of values mentioned above. Of all the 38 values mentioned under both types, hard work alone touches on ten values (in quotation marks above). Thus, whether in personal life or social life, the value of hard work is a recurring value that is desirable. It is the bedrock of personal as well as societal growth and development. Indeed, progress and success in one’s job and career are measured by the amount of hard work invested in such endeavours (Hoffmann, 2016; Ike, 2016b).³ Indeed, Obiora has argued that economic underperformance, poverty and underdevelopment are close related to the crisis of social values in the society and believes that poorer nations, such as Nigeria, have become poor because of the absence of the necessary ethics and values in the society which is further compounded by corruption and lack of political will to address the ills of the society. Obiora opined that there is a relationship between the level of ethics and values operative in society and the economic advancement of such a society (Ike, 2017).⁴ Such values form what the American scientist calls “social capital” which forms the bedrock of any

³ Ike, O. (2016b). Transformational leadership and the challenges of governance in Enugu state. In O. F. Ike, *Catholic social teaching, historical overview and application to the challenges of Africa*. BEW IT LTD. Hoffmann, J. (2016). Human rights as the foundation of a socio-ecological market economy. In E. F. O. Ogbunwezeh, *Ethical development, ethics, governance, and human rights in the African context: Festschrift in honour of Prof Dr Obiora Ike on his 60th birthday*. Change Publications Ltd.

⁴ Ike, O. (2017). Integrating ethics in higher education. Paper presented at the 4th Convocation ceremony of Godfrey Okoye University, Enugu State, Nigeria (23 February 2017). <https://repository.globethics.net/handle/20.500.12424/164011>

development. These values include honesty, loyalty, trust and integrity, discipline and hard work.

However, in the last two decades, Nigerian society has witnessed a gradual decline in the value of hard work. The consequence of this is the rise of cyber fraud/crime (Ojedokun & Eraye, 2012; Oludayo, 2013; Adejoh et al., 2019).⁵ The *cyber fraud rate in Nigeria is high*, Nigeria is ranked as the 5rd crime perpetrating country in the world (GOCI 2022).⁶ “*Yahoo-yahooism*” is the term used to describe the inordinate drive to get rich through internet-enabled fraud mainly by youths in Nigeria (Ojedokun & Eraye, 2012; Adejoh et al., 2019).

Several studies have been carried out on these dishonest practices in Nigeria and on how Nigerians perceive the trend in their country. Suleiman (2019) in a study found out that 40% of undergraduates and 60% of graduates engage in it. In a similar study, Adejoh et al (2019) in a focused interview with 21 participants in Lagos, showed that parents may be unwilling to report the crime to law enforcement agencies. Also, Ojedokun and Eraye (2012) in a study of the perception of 365 students of three selected Nigerian universities in Nigeria showed that many thought students-perpetrators succeeded to become very rich in similar dishonest behaviour, although it negatively affected their studies. The above studies did not study all universities in Nigeria, concentrating on two higher institutions in Edo State, Nigeria; the efforts did not try to analyse deeper the ethical dimension of the practice but kept a clear line of query.

⁵ Ojedokun, U. A. & Eraye, M. C. (2012). Socioeconomic Lifestyles of the Yahoo-Boys: A Study of Perceptions of University Students in Nigeria. *International Journal of Cyber Criminology*, 6(2), 1001-1013. Oludayo, T. (2013). A spiritual dimension to cybercrime in Nigeria: The ‘yahoo plus’ phenomenon. *Human Affairs*, 23, 689–705. Adejoh, S. O., Alabi, T. A., Adisa, W. B. & Emezie, N. M. 2019. “Yahoo Boys Phenomenon in Lagos Metropolis: A Qualitative Investigation”. *International Journal of Cyber Criminology*, 13(1), 1-20.

⁶ “Advanced fee fraud” or “419” is explicitly mentioned in the Nigeria report of the Global Organized Crime Index, 2022. <https://ocindex.net/country/nigeria>

2. Research questions

To properly carry out this study, the following research questions are interrogated:

- RQ1: To what extent do undergraduates persist to perceive internet fraud (yahoo yahooism) as ethical instead of unethical?
- RQ2: To what extent are undergraduates enticed it?
- RQ 3: To what degree do undergraduates perceive internet fraud as not contradicting but rather as exemplifying the positive value of hard work?
- RQ4: What do Nigerian undergraduates perceive as causes of students engaging into internet fraud
- RQ5: What ethical solutions would end similar practice of amongst Nigerian undergraduates?

Hypothesis test

The following hypothesis will be tested in this study.

H_0 = There is no significant relationship between an undergraduate's religion and his or her enticement to the practice of internet related fraudulent activities.

3. Hard work as a value in Africa

The concept of hard work is ingrained in the average Nigerian person through the African value system in which community residents form themselves into different age groups. One of the reasons for age group systems in most African societies is to promote the value of hard work in which different age groups have specific duties assigned to them, which they are obliged to carry out, as a proto-ethical value. Failure to carry out such duties meant sanctions, which could include an extra day of community work, non-attendance at community events and the extreme case ostracisation of such persons from the community. In many parts of Africa, these age groups refer particularly to men culminating in what is known as “adulthood”. Adulthood refers to the

age at which a man is considered a fully matured person in the community now competent to undertake all kinds of roles including marriage and chieftaincy positions amongst others.

The communitarian conviction that “*there can be no genuine personhood in isolation from other persons*” aligns with Professor Mbiti's postulation about African communitarianism in his declaration that “*I am because we are and since we are, I am*” (Mbiti, 1969; Egielewa, 2018; Ike, 2020). In many African societies, roles were shared based on gender. For example, while it was women's duties to give birth to children, prepare food, fetch water and take care of the home, men performed roles such as climbing trees, hunting, farming, and tapping palm wine (Ike, 2016c). These roles ensured that everybody was involved in the work that support the family. There was therefore no room for laziness. In order words, the value of hard work and communitarian labour was already inculcated in Africans from a very young age. The kind of value that is placed on hard work in Africa is not one propelled or driven by capitalism or even defective socialism but one that is founded on the value of human labour that promotes the welfare of every person (Hoffmann, 2016; Ike, 2016d). Amongst the Yorubas of Southwest Nigeria, a popular adage states that “*kaka ki n ja le, ma kuku seru*” (I will rather become a slave rather than steal), which shows that Africans abhor stealing from others (Adejoh et al., 2019). As Ani (2016) puts it “African values informed Economic thinking patterns, thoughts, behaviour, attitudes, values, programs which respect, promote, prospers and protects the integrity, rights, welfare of people in a sustainable manner” (p.115).

With the advent of the colonial area, the quick development of industrialization and then the shift to global communication society and finance economy, it led to the advent of money politics into Nigerian communities, the concept of hard work changed from communitarian to individualistic or survival of the fittest. One does not necessarily have to work with others, all one needed was to be the most successful educationally and financially. Gradually, it was no longer about achieving collective but individual success, which is pursued no matter what it takes, even if it meant destroying one's close relations who become hindrances.

Individualism worsened with corruption introduced into the Nigerian culture with the advent of the military into politics. The junta of Ibrahim Babangida from 1985 to 1993 institutionalised corruption, bribery, and quick riches which soon became an attraction for young Nigerians. Due to its central command system and for fear of rebellion, the military did not want and did not encourage hard work, innovativeness, competence, individual ability, progressive ideas, and entrepreneurship (Ike, 2020).

Hard work must be built on personal and community discipline. To do this, Ike (2020) proposes a change in orientation, which includes: 1) There should be respect and appreciation for human dignity and labour in society. 2) Appreciation of productivity and entrepreneurship are needed. 3) Training of people to equip them with the requisite skills, suitable for whatever type of job they embrace, is of great importance. 4) There should be a system in place that rewards and encourages hard work. 5) There should be a system in place that places high premium and value on entrepreneurial skills. 6) Government and private stakeholder should create employment opportunities for youths and working population to tap their potentials and energies for positive utilisation. 7) There need to be involvement of relevant stakeholders including the Church, Mosque, local and international civil society organisations that have a positive influence on young people. In this way young persons are being monitored to drive a change in orientation from epistemological superficiality and lack of intellectual virtues („get quick rich“ syndrome) to „hard work pays always“ mentality.

4. Concept of Yahoo-yahooism in Nigeria

Yahoo-yahooism has been described in various ways. Adejoh et al (2019) conceive it as referring to the “activities which entail the use of computers, phones and the Internet to defraud unsuspecting victims, especially those outside the country (Nigeria)” (p.2). The words “Yahoo-yahooism” and “internet fraud” are for this reason synonyms.

Yahoo is an internet search engine and yahoo mail was the most popular form of sending electronic messages before the advent of Google mail. With time,

people, particularly the young, found a way of defrauding unsuspecting foreigners online, majorly by impersonating important foreign government officials in order to propose highly questionable economic transactions. By using such impersonation and by deceiving and defrauding unsuspecting victims, who mistake them for genuine foreign government officials and business investors, internet fraud provided the “internet fraudsters” quick and easy benefits. In Nigeria, however, since most people defrauded their victims using the yahoo search engine and yahoo mail account, the practice was termed “yahoo-yahoo” and the perpetrators were called “yahoo-yahoo boys” (Ojedokun & Eraye, 2012; Oludayo, 2013; Lazarus & Okolorie, 2019; Adejoh et al., 2019). Akinboyo (2021) traces the origin of yahoo yahooism to the 1980s when the practice of “419” was very common arguing that hardly a week passes without the Nigerian antigraft agency, the Economic and Financial Crimes Commission (EFCC), not parading young men for yahoo yahooism (cybercrime) or some being jailed by the courts for the crime. Between January 9 and March 29 2021 in the Southwest region of Nigeria alone, the EFCC arrested over 281 suspects of yahoo yahooism (Akinboyo, 2021). The number “419” relates to the section of the Nigerian Criminal Code that deals with fraud and the sanctions applied to offenders who in the 1980s used fax and physical letters to defraud their victims.

The understanding of yahoo-yahooism has evolved with time. With the advent and use of Google email accounts, many internet fraudsters resorted to Gmail as well to carry out their activities. Thus, such persons were referred to as “G-boys”. Later on, the fraudsters added a new dimension which included the use of rituals in their practice. This new yahoo-yahooism came to be referred to as “yahoo yahoo plus”. It is estimated that globally cybercrimes cost more than \$110 billion (Oludayo, 2013). Scholars (Ojedokun & Eraye, 2012; Oludayo, 2013; Adejoh et al., 2019) have posited that cybercrime is common among young people and mainly students of universities, who live a lavish lifestyle and buy luxurious items such as cars, expensive pieces of jewelry, etc. They hardly invest their loots in their education: these persons often have poor academic performance because they hardly attend lectures (Ojedokun & Eraye, 2012).

Ike (2020) compares the current state of a society, where young people are wanting to get rich quickly to the situation described by the German thinker F. Nietzsche earlier in the 19th Century as “*living for nothing and dying for nothing [...]?*” Nihilism is the opposite of living ethically driven lives, which becomes evident when cheating and extorting people's wealth that others have laboured for becomes valued as a lifestyle. For Ike (2020), non-hard working people cannot be productive and there can be no development and authentic growth in such an environment.

Indeed, Ike (2016d) opines that the crisis of youths' involvement in yahoo-yahooism is the problem of dearth of the value of hard work in Nigeria stating that “the root of the multiple crises confronting humanity today is a crisis of values that must be resolved before there can any hope of lasting solutions to the problems.” (p.84). One of the major causes of this decadence and weakness of the will, is the misplaced priority of seeing the acquisition of wealth as an end in itself instead of seeing it as a means to an end. In other words, genuine wealth is primarily for service to humanity and by extension brings about the satisfaction of helping humanity.

5. Review of related literature

Several works of literature have interrogated the practice of yahoo yahooism in Nigeria.

Many scholars have argued that yahoo-yahooism is a basic consequence of bad governance in the country. Adejoh et al. (2019) have carried out a study of 21 persons from four categories of persons, namely: yahoo yahoo perpetrators, security agents, parents and young people, all selected from different locations in Lagos Island and Lagos Mainland. The persons have been inter-

⁷ Note by the Editors. It is unquestionable that Nietzsche described accurately the problem of nihilism (without celebrating it), as a momentum of falsification of the currency of values, see: Friedrich Nietzsche, *The Will to Power*, trans. Walter Kaufmann and R. J. Hollingdale, New York: Vintage Books, 1968, 3-4, 12-13.

viewed about their methods and processes in defrauding their victims. Although the study found out that there is a strong peer influence, some young people applied the principle of "containment" and refused to be influenced by their peers (Reckless, 1981; Adejoh et al., 2019).⁸

Joblessness is seen as majorly responsible for the attraction to yahoo-yahooism. In Nigeria, there is rising poverty and economic crisis and imbalance such that 4 in 10 Nigerians live below the national poverty line. Indeed, as of 2019, 50.1 per cent of the population live in extreme poverty that is those living below the international poverty line of \$1.90 (Approximately N1, 200) per person per day (World Bank, 2020; World Bank, 2022).⁹ Adejoh et al. (2019) argue that the social-class imbalance plays a key role.

There is a call for penalties and sanctions to deter people from their patronage (Ojedokun & Eraye, 2012).¹⁰ Some authors have advocated for legal punitive sanction as the most effective measure to stop the yahoo yahoo practice. This is coming on the heels of an internet crime report, released by the Internet Crime Complaint Centre (IC3), which ranked Nigeria third among cyber-crimes committing countries in the world. Nigerian fraudsters are responsible of large monetary loss in the US alone. As of 2007, approximately 2 million US dollars may have been stolen (Odapu, 2008; Ojedokun & Eraye, 2012).¹¹

⁸ Reckless, W. C. (1981). Containment theory: An attempt to formulate a middle-range theory of crime. In I. L. Barak-Glantz et al (Eds.), *Mad, the bad, and the different*, (pp. 67-75). Lexington Books. Adejoh, S. O., Alabi, T. A., Adisa, W. B. & Emezie, N. M. 2019. "Yahoo Boys Phenomenon in Lagos Metropolis: A Qualitative Investigation". *International Journal of Cyber Criminology*, 13(1), 1-20.

⁹ World Bank. (2020). Poverty & Equity Brief Nigeria, Sub-Saharan Africa. World Bank. (2022). Ibid.

¹⁰ Ojedokun, U. A. & Eraye, M. C. (2012). Socioeconomic Lifestyles of the Yahoo-Boys: A Study of Perceptions of University Students in Nigeria. *International Journal of Cyber Criminology*, 6(2), 1001-1013.

¹¹ Odapu, S. M. (2008, Sept. 6). Nigeria: Cybercrime- time to stop country's dominance. *Daily Trust*. <https://allafrica.com/stories/200809060060.html> Ojedokun, U. A. & Eraye, M. C. (2012). Socioeconomic Lifestyles of the Yahoo-Boys: A Study of

Some studies are saying that one in every five Nigerian youths practice yahoo yahoo. Ojedokun and Eraye (2012) add that 80% of yahoo yahoo cybercrimes are committed by students of various Nigerian higher institution. The high proportion of educated persons shows that it is not necessarily a phenomenon related to the poor economic situation of the country, on the contrary some studies argue that students of the upper social classes have also been arrested for engaging in the practice (Tade & Aliyu, 211; Ojedokun & Eraye, 2012; Arimi, 2011).¹² Students have competency and economic means for adventuring into internet fraud (Ojedokun & Eraye, 2012). In particular, Tade and Aliyu (2011) opine that flamboyant lifestyle of some successful criminals attract some superficial social recognition, which entice young persons from the wealthy classes to join them. In a study of 365 students of three selected Nigerian universities Ojedokun and Eraye (2012) documented the concrete conditions of this problem of deep nihilism and cynicism of the Nigerian educated society.

6. Theoretical framework: Social behaviourism theory

Behaviourist theory is an approach to psychology that combines elements of philosophy, and founded by American Psychologist J.B. Watson in the early 20th century, and was expanded by B.F. Skinner and others. Behaviourist theory rests on the principle that human behaviour can be understood in observable stimulus-response interaction and the association between them. E.L.T.

Perceptions of University Students in Nigeria. *International Journal of Cyber Criminology*, 6(2), 1001-1013.

¹² Tade, Oludayo and Ibrahim Aliyu. “Social Organization of Internet Fraud among University Undergraduates in Nigeria.” *International Journal of Cyber Criminology* 5 (2011): 860. Arimi, Caroline N. “Social-economic factors influencing the crime rate in Meru Municipality, Kenya.” (2011).

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Thorndike was the first to establish an association between the process of behaviour and its consequences (Brau et al., 2020¹³).

Following the behaviourist model, all learning behaviours are habits developed as result of reinforcement and reward. Using Pavlov's experiment shows that babies obtain native language habits from different babblings that simulate real words, repeated by a person or object near them. Such babblings and mutterings are sensible to smiles and efforts by the persons nearest to the small child approving those babblings. The babies interpret these behavioural signs as acceptance and linguistic and symbolic articulations are further reinforced, which eventually lead to mastering words that form sentences and make meaning.

In other words, behaviourists stress the fact that humans and animals learn through the process of habit formation. Those habits continue or are stopped by being rewarded or punished respectively. Thus, learning occurs as a result of the change in behaviours of an individual usually preceded by some exploration, trial and error until a positive event occurred (Brau et al., 2020; Burhanuddin et al., 2021; Faryadi, 2007).¹⁴ From the point of view of culture, behaviourists argue that learning comes from observation of cultures and the environment.

¹³ Brau, B., Fox, N., & Robinson, E. 2020. "Behaviourism". In R. Kimmons & S. Caskurlu (Eds.), *The Students' Guide to Learning Design and Research*. EdTech Books. <https://edtechbooks.org/studentguide/behaviorism>. Behaviorist Theory on Language Learning and Acquisition, n.d

¹⁴ Burhanuddin, N. A. N., Ahmad, N. A., Said, R. R., & Asimiran, S. 2021. Learning theories: Views from behaviourism theory and constructivism theory. *International Journal of Academic Research in Progressive Education and Development*, 10(1), 85–98. Faryadi, Q. 2007. Behaviourism and the Construction of Knowledge. UiTM Malaysia. <https://files.eric.ed.gov/fulltext/ED495301.pdf>

7. Methodology

The descriptive research design has been adopted for this study. The descriptive research design is either quantitative or qualitative (Apuke, 2017).¹⁵ Since this study employs a large population of students, the quantitative descriptive research design best suits this study.

Population of study

The researcher used the convenience method to select two higher institutions in Nigeria, namely Edo State University Uzairue and Federal Polytechnic, Auchi, both in Edo State. Following studies by Egielewa (2020) and Egielewa et al. (2021), the populations of both schools are given as follows:

Edo State University Uzairue: 2, 000 students

Federal Polytechnic Auchi: 30, 000 students

Total: 32, 000 students.¹⁶

Using Krejcie & Morgan’s table for sample size (Krejcie & Morgan, 1970), in which a total population of between 26, 000 and 50, 000 with an error margin of 5% and a confidence level of 95%, a sample size of 381 would be required.¹⁷ To have an equal perspective of how students in a University and

¹⁵ Apuke, O. D. (2017). “Quantitative Research Methods: A Synopsis Approach”. *Arabian Journal of Business and Management Review*, 6 (10), 40-47.

¹⁶ Egielewa, P. 2020. Nigerian undergraduates’ perception and trust of local and international media reporting of casualty figures: A case of the Metele attack in Borno state, Nigeria. *AKSU Journal of Communication Research (AJCR)*, 6, 154-169.

Egielewa, P., Unegbu, P., Ekele, P. & Tijani, M. 2021. Socialmediatised Education: An analysis of Social Media Impact on Undergraduate Studies in Edo State University Uzairue, Nigeria. *CRUTECH Journal of Communication*, 3(1), 71-83.

¹⁷ Krejcie, R.V. & Morgan, D.W. (1970). Determining Sample Size for Research Activities. *Educational and Psychological Measurement*. No 30. pp. 607-610. Retrieved on 11th July 2022 from https://home.kku.ac.th/sompong/guest_speaker/KrejcieandMorgan_article.pdf

Polytechnic perceive the influence of the yahoo yahoo trend, 191 copies of the questionnaire were equally distributed to both institutions.

8. Sampling technique

A questionnaire was used to obtain data from respondents in both institutions. 382 copies of the questionnaire were distributed in both institutions from 15th July to 15th August 2022 (4 weeks) out of which 372 copies were returned for analysis translating to a 97% response rate, which is adequate for generalisation of the findings.

Data presentation and analysis

Data gathered from the survey show that 66.1% of the respondents were females while the males were 33.9%. Also, 59.1% of the respondents were university students and 40.9% were polytechnic students. Similarly, 84.7% of the respondents were Christians, 11.6% were Muslims, 3% were African Traditional Believers and 0.3% were atheists.

RQ1: To what extent do undergraduates persist to perceive internet fraud (yahoo yahoism) as ethical instead of unethical?

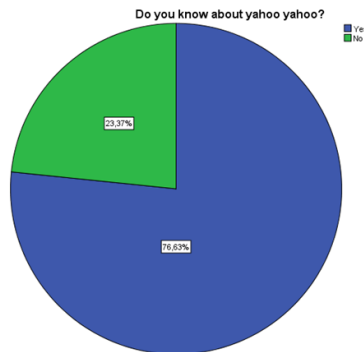


Figure 1: Frequently Nigerian undergraduates' knowledge of yahoo yahoism.

Data from Figure 1 above, approximately three-quarters (76.63%) of the surveyed students are aware of the existence of yahoo yahoo practice in Nigerian society defined as internet fraud related behaviour.

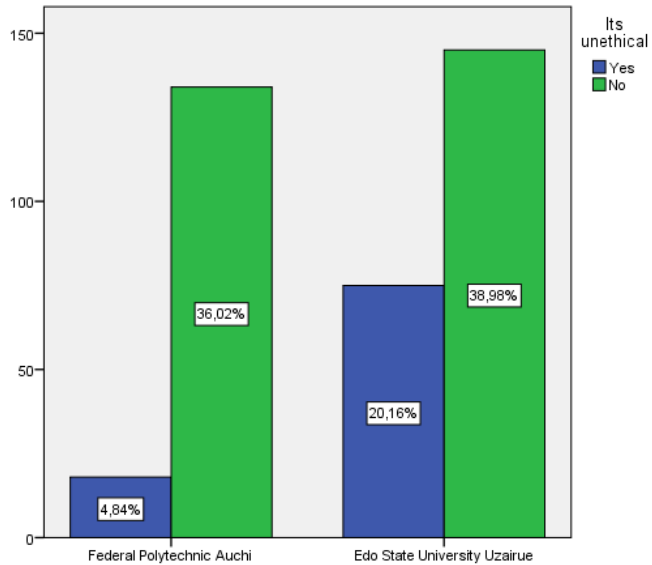


Figure 2: Resistance of Nigerian undergraduates to perceive yahoo yahoo-ism as unethical.

In Figure 2, only 25% of the respondents agree that the yahoo yahoo practice was unethical, while a strong majority of 75% consider internet fraud as ethical. Data shows that there is a difference between university students and polytechnic students, who consider internet fraud as unethical in a very small minority of 4.8%. In terms of gender, more females (15.05%) find the yahoo yahoo practice unethical compared to their male counterparts (9.95%).

RQ2: To what extent are undergraduates enticed to practice yahoo yahooism?

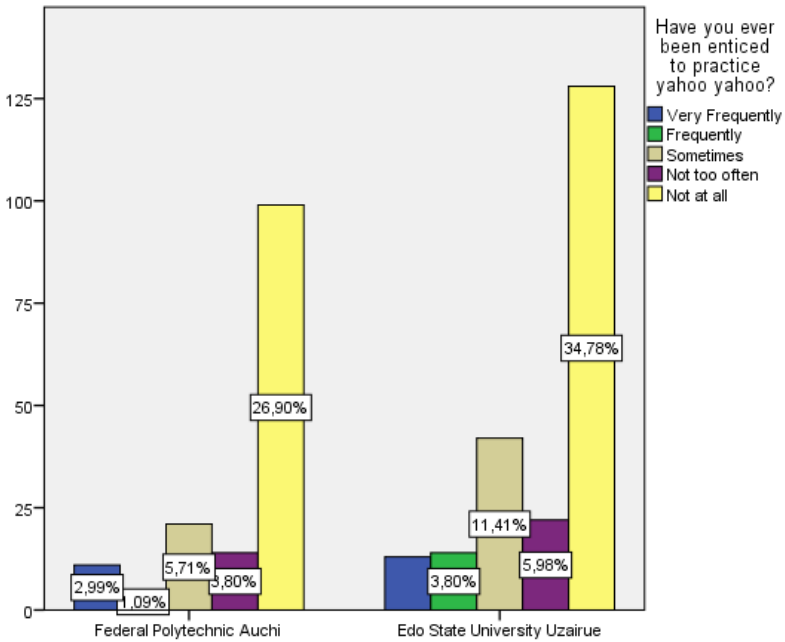


Figure 3: Nigerian undergraduates' enticement to yahoo yahooism.

Figure 3 above shows the extent to which students get enticed to imbibe the practice of yahoo yahoo. Data shows that the majority (71.46%) of students do not feel enticed, however, of the percentage of those who feel enticed, University students feel slightly more enticed (7.6%) than their Polytechnic counterparts (4.08%). In terms of gender, results does not show any difference, both males and females feel equally enticed by the yahoo yahoo practice (each: n=21). Concerning religion, Christians are more enticed to yahoo yahoo practice (10.80%), Muslims (1.39%) and African Traditional Believers (1.04%). In other words, in every ten persons who are attracted to the yahoo yahoo practice, eight are likely to be Christians, one a Muslim and one an African traditional Religion believer.

Hypothesis Test			
H0 =There is no significant relationship between an undergraduate’s religion and his or her enticement to the practice of yahoo yahoo.			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23,908 ^a	12	,021
Likelihood Ratio	14,313	12	,281
Linear-by-Linear Association	1,523	1	,217
N of Valid Cases	366		

Table 1: Chi-square hypothesis test showing the relationship between religious affiliation and enticement to yahoo yahoo practice

From Table 1 above with a degree of difference of 12, the two-sided chi-square test gives a result of 0.021. This is less than the p-value of 0.05. Thus, the null hypothesis is rejected. In other words, there is a significant relationship between an undergraduate’s religion and his or her enticement to the practice of yahoo yahoo.

RQ 3: To what degree do undergraduates perceive internet fraud as not contradicting but rather as exemplifying the positive value of hard work?

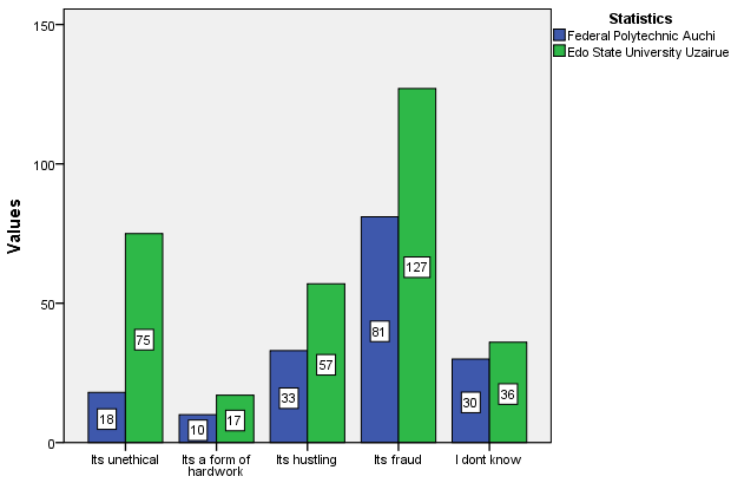


Figure 4: Nigerian undergraduates’ perception of yahoo yahooism relative to work.

Figure 4 above shows the perception of Nigerian students on yahoo yahoo relative to work. Data show that many students do not consider it a value of hard work (27=7%), an overwhelming per cent consider the practice a fraud. Worthy of note is that 90 (22%) of the respondents consider yahoo yahoo practice hustling. Although an English word, *hustling* in the Nigerian context is used colloquially to refer to the “efforts of a person working to make ends meet even if the route may not necessarily be legal.”

RQ4: What do Nigerian undergraduates perceive as causes of students engaging into internet fraud?

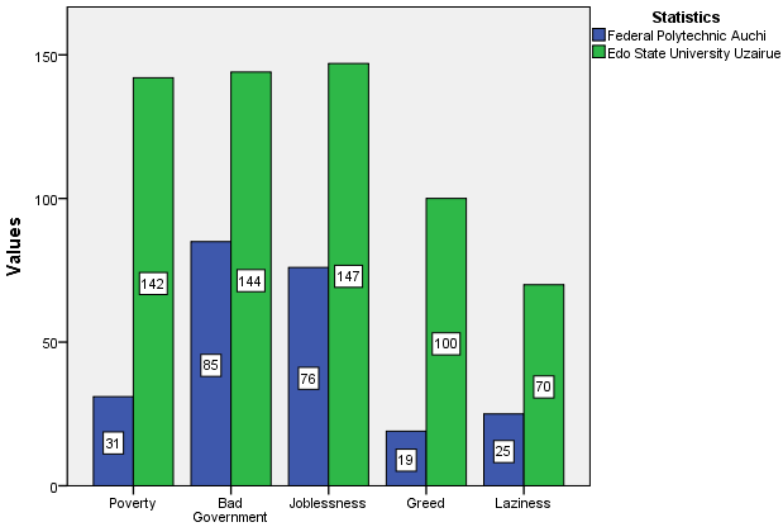


Figure 5: Nigerian undergraduates’ perception of the causes of yahoo yahooism.

Figure 5 above shows what Nigerian undergraduates believe are the causes of the practice of internet fraud. Most respondents believe that bad government (229=27%) followed by joblessness (223=26%) were the major causes of this dishonest habit in the country, while the least cause was laziness (95=11%).

RQ5: What ethical solutions would end the practice of internet fraud behavior amongst Nigerian undergraduates?

The following were the three clusters of ethical solutions proposed by Nigerian undergraduates to end the yahoo yahoo practice in the country.

S/no	Clusters of proposals for ethical solutions to ending yahoo yahoo practice in Nigeria	Sample ethical proposals	Frequency	Percentage (%)
1	Provision of Good Governance by government	“Those in government should do their job” “Yahoo yahoo can stop if there is good government” “By having a good government who cares genuinely for her people”	69	20
2	Provision of jobs to youths	“Government should provide employment for youths with profitable salary” “If there is work for the youths, I believe the yahoo will stop” “Yahoo yahoo can be stopped if government provide job opportunity for the youths”	253	75
3	Use of appropriate sanctions as deterrence	“Bill should be passed and signed to punish anyone who participates in the practice of yahoo and be dealt with severely” “There should be severe punishment of anybody caught practicing yahoo” “Empower law enforcement agencies to arrest the people involved in the practice”	17	5
Total			339	100

Table 2: Three Clusters of proposals by Nigerian undergraduates for ethical solutions to ending internet fraud practice in Nigeria.

The 339 proposals can be grouped into three clusters. The data show that most respondents 253 (75%) believe that the provision of jobs to youths was the major antidote to ending the yahoo yahoo practice in Nigeria followed by the provision of good governance by the government (69=20%), with the least being the use of appropriate sanction as deterrence (17=5%). This shows that undergraduates in Nigeria find issues relating to leadership function of the country as the main cause of yahoo yahoo practice in the country, which agrees with data in Figure 5 that shows that bad government and joblessness were the two most important causes of yahoo yahoo practice. Their main solutions, the provision of jobs and provision of good governance, are also a function of governance.

9. Discussion of findings

Findings from this study 3 out of every 4 undergraduates in Nigeria are aware of the existence of dishonest internet practice in the country, 75% finding the practice surprisingly even ethical. This overwhelming perception of internet fraud practice as ethical shows the established decline in values that Obiora (2020), Ojedokun and Eraye (2012), Oludayo (2013) and Adejoh et al (2019) found out. However, more University than Polytechnic students consider, on the contrary, the practice unethical (4 out of 5). Similarly, more females than males, in a ratio of 3 to 2 find it unethical.

Findings show that 2 out of 3 students do not feel enticed to the practice of yahoo yahoo. University students feel more enticed than their Polytechnic counterparts in a ratio of 2 to 1. This contradicts findings by which found that undergraduates are not only enticed (Aliyu, 2011; Ojedokun & Eraye, 2012) but 2 out of every 5 students engage in dishonest internet practices (Suleiman, 2019). In a study by Adejoh et al (2019), parents accept proceeds from their children's dishonest internet practice and do not reprimand them for engaging in internet fraud.

Findings show that undergraduates do not consider yahoo yahoo practice as a value of hard work (1 out of 10) but as hustling (1 out of 5) although 1 in 2 persons consider the practice a fraud. These align with studies by Ike (2020)

and Ike (2016d) which show that overall the tendency for internet abuses and fraud is the problem of the dearth of the value of hard work in Nigeria¹⁸.

Figure 5 above shows what Nigerian undergraduates believe are the causes of this situation. Most respondents believe that bad government (229=27%) followed by joblessness (223=26%) were the major causes of yahoo yahoo practice in the country while the least cause was laziness (95=11%). This aligns with studies by Adejoh et al. (2019) which found that poverty and joblessness were the major causes of yahoo yahoo practice.¹⁹

Undergraduate propose ethical ways to end the practice of yahoo yahoo in Nigeria. The 339 proposals were grouped into three clusters. Findings show that the provision of jobs to youths (75%), provision of good governance by the government (20%) and the use of appropriate sanctions as deterrence (5%) was proposed. In the three clusters, findings show the importance of government in preventing the practice of yahoo yahoo in Nigeria.

A chi-square hypothesis test showed that there is a significant relationship between an undergraduate’s religion and his or her enticement to the practice of yahoo yahoo, which means that Christians are more likely to be enticed to practice internet fraud than their Muslim and African Traditional Religion believers’ counterparts.

Since the behaviorist theory stresses that all learning behaviours are habits learned from observation of cultures and the environment (Braun et al., 2020; Burhanuddin et al., 2021; Faryadi, 2007, op. cit.), the findings of this study may be seen as justification of the key assumptions of this theory, in the sense

¹⁸ Ike, O. F. 2020. *Moral and ethical leadership, human rights and conflict resolution: African and global contexts*. Geneva: Globethics.net. Ike, O. 2016d. Philosophical response to socio-political and economic challenges in Africa. In O. F. Ike, *Catholic social teaching, historical overview and application to the challenges of Africa*. BEW IT LTD.

¹⁹ Adejoh, S. O., Alabi, T. A., Adisa, W. B. & Emezioke, N. M. 2019. “Yahoo Boys Phenomenon in Lagos Metropolis: A Qualitative Investigation”. *International Journal of Cyber Criminology*, 13(1), 1-20.

that many students see the practice as an ethical practice or as a form of hustling (that is not necessarily illegal). This finding explains in conclusion the exponential rise of yahoo yahooism in Nigeria (Ojedokun & Eraye, 2012; Oludayo, 2013; Adejoh et al., 2019²⁰).

10. Conclusion

Based on the findings of this study, it can be concluded that Nigerian undergraduates are aware of the existence of extensive internet fraud related activities among educated Nigerians. A majority of them do not feel enticed by the practice because they do not consider yahoo yahoo practice as a value of hard work but see it as fraud. However, some undergraduates prefer to consider the practice as *hustling*, which in the Nigerian context is used colloquially to refer to the “efforts of a person working to make ends meet even if the route may not necessarily be legal.” In addition, many undergraduates reject the responsibility of the decision to act in a dishonest way to the weakness of the government and to socio-economic constraints such as joblessness. Instead of simply punishing the wrongdoers, the use of appropriate sanctions as deterrence is not enough in a context of massive unemployment even for highly educated and technically well-prepared youth. If the tendency to be enticed to practice yahoo yahoo seems to increase in case of Christian undergraduate populations, this fact may be related to the good proportion of educated population among Christians, but similar type of observations are not self-explanatory.

For Ike (2016d; 2020, op. cit.), yahoo yahoo is an activity that represents a lack of hard work and must be discouraged. Ike (2016d; 2020), posits that the wealth gotten from yahoo yahoo is not genuine but a product of fraud. These

²⁰ Ojedokun, U. A. & Eraye, M. C. (2012). Socioeconomic Lifestyles of the Yahoo-Boys: A Study of Perceptions of University Students in Nigeria. *International Journal of Cyber Criminology*, 6(2), 1001-1013. Oludayo, T. (2013). A spiritual dimension to cybercrime in Nigeria: The ‘yahoo plus’ phenomenon. *Human Affairs*, 23, 689–705. Adejoh, S. O. et al., 2019, op. cit.

positions were established in the findings of this study in which undergraduates see yahoo yahoo as fraud and not a sign of hard work. This study justifies the use of the behaviorist theory because yahoo yahoo practice is fast-growing and has become an attraction to many undergraduates.

Following the above conclusions, the following recommendations are made:

1. Efforts should be made to enlighten undergraduates that internet fraud is irresponsible and contrary to the proto-ethical value of hard work because it seeks to defraud its victims and creates harm to others.
2. There should be more emphasis on the difference between reason-based decision-making, the virtue behind and the value of hard work, in particular in the higher education institutions, through orientations of students to educate them that all hustling that defrauds others is unethical. Harm to others, be it through the distant medium of internet, should be considered as criminal.
3. Governments should do as much as possible to mitigate the overall social economic situation of joblessness among young educated persons, to meaningfully engage undergraduates.
4. The reliability and trust toward the political system and governance should be taken seriously and consolidated in such a way that people see the government as working for their well-being and interests, not as a “failed-State”.
5. There should be additional serious attention given to the assumption that Christian populations are more enticed to practice internet misbehaviour than their Muslim or African Traditional Religion counterparts.

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12. Short biography

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