

YOUTH IMMORALITY AND CYBERCRIME IN SOCIO-LEGAL ANALYSIS

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Abstract

Internet fraud has migrated from the streets into the classrooms. In Oyo town, Oyo State, secondary school students are glamorising yahoo-yahoo, and the data confirms what teachers already fear: moral disengagement is the single strongest predictor of pro-cybercrime attitudes, while students with three or more fraud-involved peers are seven times more likely to view cybercrime favourably. This study examines the socio-legal and moral dimensions of youth cybercrime among young people in Oyo town, with a specific focus on the role of Christian ethical formation as a protective factor. The study is scoped to five secondary schools in Oyo town; Alaafin High School, Oranyan Grammar School, Olivet Baptist High School, Isale Oyo Commercial Secondary School, and School of Science Oyo, and to youth in Oyo town more broadly, with implications extending to Oyo State and the broader Nigerian context. Its significance lies in addressing a critical gap: the near-total absence of digital ethics in the national curriculum, inadequate juvenile provisions in the Cybercrimes (Prohibition, Prevention, Etc.) Act 2015, and the church's failure to engage the moral challenges of the digital age with pastoral specificity. A mixed-methods approach was employed, combining semi-structured interviews with 25 participants (students, parents, educators, church leaders, and law enforcement officials) and a structured questionnaire administered to 260 SS2 and SS3 and NCE students. Findings reveal that peer influence, weakened family oversight, absence of digital ethics education, and legislative gaps collectively drive youth involvement in internet fraud. Most significantly, students at Olivet Baptist High School where Christian ethical teaching is deliberately integrated into institutional life recorded substantially lower moral disengagement scores and far more negative attitudes toward cybercrime than peers at all other schools, demonstrating that intentional Christian ethical formation is an empirically measurable protective factor. The study recommends that NERDC integrate a compulsory digital ethics syllabus into the secondary school curriculum; that the National Assembly amend the Cybercrimes Act 2015 to include juvenile-specific diversion provisions; that the EFCC establish structured school liaison programmes across Oyo State; that the Christian Association of Nigeria (CAN) deploy cybercrime-specific ethical education in churches and school chaplaincies; and that the Olivet Baptist model be documented and commended to other schools, including government institutions, nationwide. Addressing youth cybercrime demands not only legal and curricular reform, but a moral formation strategy, one the church, the school, and the state must pursue together.

Keywords: *Youth Cybercrime, Yahoo-Yahoo, Moral Disengagement, Christian Ethics, Oyo Town*

Introduction

There is a particular kind of sadness in sitting across from a secondary school teacher in Oyo town and listening to her describe the moment she realized that one of her brightest SS2 students, a boy who used to sit in the front row and ask questions had stopped coming to school not because of illness or poverty, but because he had "made it" doing yahoo-yahoo and now considered the classroom beneath him. "He came back once," she said quietly, "wearing a gold chain. His mates gathered around him like he was a celebrity. That was when I knew we had a real problem." That

teacher's story is not unique. It is being told, with variations, in schools across Oyo town, across Oyo State, and across Nigeria and it demands a response more serious, more honest, and more structurally intelligent than the moral condemnations that have so far failed to arrest the trend.

The phenomenon of "yahoo-yahoo" internet fraud conducted primarily through romance scams, business email compromise, and advance-fee schemes is by now well documented in the Nigerian academic literature. Scholars such as Tade and Aliyu, Ojedokun and Eraye, and Lazarus have mapped its social organization, its cultural roots, and its economic drivers with considerable sophistication.¹ What has received far less attention is the downward migration of this phenomenon into the secondary school environment, and the specific role that moral and religious formation or its absence plays in determining which young people resist and which succumb. This study addresses both gaps, using Oyo town as its laboratory.

Oyo town is not Lagos. It is not Ibadan. It is a historic Yoruba community of roughly 100,000 people, carrying the proud heritage of the Old Oyo Empire, dotted with churches that have stood since the nineteenth century, and home to families who have known each other across generations. It is precisely the kind of place where one might expect community ties, religious values, and social accountability to provide natural protection against the anomie that drives urban youth crime. The fact that yahoo-yahoo is flourishing even here in the classrooms and peer groups of Alaafin High School, Oranyan Grammar School, Isale Oyo Commercial Secondary School, School of Science, Oyo, and, to a lesser but still present degree, even at Olivet Baptist High School tells us something important: that this is not a Lagos problem or an Ibadan problem. It is a Nigerian problem, and it is arriving at every community's doorstep whether that community is ready for it or not.

Nigeria is, by every available measure, one of the most Christian countries on earth. Churches occupy prominent positions in every street of Oyo town. The Nigerian Baptist Convention, the Anglican Church of Nigeria, the Redeemed Christian Church of God, and dozens of Pentecostal assemblies between them account for a significant proportion of the community's weekly social activity. Yet Christianity has not, at least in its current form of engagement with the issue, prevented the normalization of internet fraud among secondary school-age young people. This study asks why and more importantly, what a genuinely effective Christian ethical response to this crisis would look like.

Bandura's theory of moral disengagement explains the psychological architecture through which young people manage to engage in conduct that violates their stated moral convictions without the crippling guilt that ought to follow.² Applied to the Nigerian context by Onuoha, whose study at Nnamdi Azikiwe University found a strong predictive relationship between moral disengagement and favourable attitudes toward cybercrime, this framework illuminates why the moral teaching that young people receive on Sunday appears to exercise so little constraint on what they consider doing on Monday.³ It is not that Christianity has nothing to say about internet fraud. It is that the church, in many cases, has not yet said it not specifically enough, not consistently enough, and not with sufficient pastoral intimacy to penetrate the rationalizing mechanisms that peer culture and economic pressure have carefully constructed.

Moral Landscape: Disengagement, Rationalization, and the "Hustle" Narrative

To understand why secondary school students in Oyo town get drawn into internet fraud, it helps to listen to how they talk about it. Biodun, a seventeen-year-old SS3 student at Isale Oyo Commercial Secondary School, put it this way in his interview: "The white people they are defrauding, they have

money. We are the ones suffering here. The government has not provided for us. So if you are smart enough to use your brain to get money from somebody who has too much, is that really a crime? My senior brother drives a big car from it. He is respected in this community." Biodun is not a bad young man. He is an intelligent, articulate young man who has constructed an entirely coherent moral justification for a criminal activity and that justification is the product of his social environment, not a defect in his character.

What Biodun is doing, in Bandura's terminology, is moral disengagement specifically, a combination of advantageous comparison ("they have too much, we have nothing"), displacement of responsibility onto the Nigerian state, and the social legitimating provided by a respected family member's visible success from fraud.⁴ These mechanisms work, and they work powerfully, because they tap into real grievances: the genuine failure of the Nigerian government to provide economic opportunity for young people, the genuine injustice of a global economic order in which Nigeria's youth see themselves as perpetually disadvantaged. Adesina's research confirmed that the relationship between economic deprivation and cybercriminal behaviour among Nigerian youth is not simply correlational but operates precisely through these moral rationalization pathways poverty does not cause cybercrime directly; it creates the conditions under which moral disengagement is easy and rational.⁵

The survey data gathered across the five schools and the broader Oyo town youth population corroborated Biodun's testimony at scale. Among respondents with moderate to high scores on the moral disengagement scale, willingness to engage in internet fraud was four times higher than among respondents with low scores. Regression analysis identified moral disengagement as the single strongest predictor of pro-cybercrime attitudes in the dataset. More troubling still was the finding on peer exposure: among students who reported three or more close friends involved in internet fraud, favourable attitudes toward cybercrime were seven times more prevalent than among students with no such peer exposure. Bamidele's observation that peer influence is among the most robust predictors of youth cybercrime involvement in Nigeria is powerfully borne out in the Oyo town data.⁶

Aransiola and Asindemade documented the structured social process through which young Nigerians are initiated into cybercriminal subcultures a graduated exposure to increasingly serious offences, facilitated by older practitioners who function as mentors and who provide both technical knowledge and the normative framework within which that knowledge is embedded.⁷ In Oyo town, this initiation process is visible to those who look: the SS2 student who begins by watching a cousin's screen, then by running small errands for an older fraud practitioner, then by operating his own accounts. At each stage, the moral distance between where he started and where he now stands has grown wider, but he has crossed it one small step at a time and at each step, the social environment around him provided reassurance rather than resistance. Ojo's work on the role of popular culture in normalising the Yahoo-Boy identity adds another layer to this picture: when Nigerian musicians and social media influencers celebrate the proceeds of fraud openly, the psychological barrier between an ordinary secondary school student and his first act of online dishonesty is dramatically lowered.⁸

Family in a Digital Age: Parental Presence and Moral Absence

A vice-principal at Oranyan Grammar School described what she called "the paradox of modern Oyo parents" in terms that deserve to be quoted at length: "These children have phones; they are on the internet all day and all night. But the parents many of them do not even know how to use a

Smartphone properly. They cannot see what their child is doing. They will be in the same house, the child is in his room on his phone, and the parent genuinely does not know. And the child knows that the parent does not know; that gap is where yahoo-yahoo lives." She is right, and the data support her. Family relationship quality measured as a composite of parental monitoring, open digital communication, and shared ethical values was the second strongest predictor of cybercriminal attitudes in the regression model ($\beta = -0.37$, $p < .001$), with higher family quality strongly associated with more negative attitudes toward cybercrime.

Lazarus's research on the social drivers of cybercrime in Nigeria documented how the erosion of extended family oversight structures accelerated by economic pressures, urban migration, and the demands of daily survival has left many Nigerian young people navigating the moral challenges of the digital world without adult guidance.⁹ In Oyo town, the economic dimension of this parental absence is acute: many of the parents of youth in Oyo town work long hours in markets, farms, or low-wage urban employment. They are not absent because they do not care. They are absent because surviving takes everything they have, and by the time they return home in the evening, their children have already spent hours in a digital environment that neither parent has the knowledge nor the energy to interrogate.

The most instructive family interviews in this study were not with parents whose children were in trouble, but with parents whose children appeared to be resistant to the pull of yahoo-yahoo. Almost without exception, these parents shared two characteristics: they had specific, ongoing conversations with their children about what the internet was being used for, and they connected those conversations explicitly to their faith. One mother of an SS3 student at Olivet Baptist High School put it simply and powerfully: "My Bible tells me to train up a child in the way he should go (Proverbs 22:6). That includes how he uses the internet. I tell my son: God sees everything you do online, not just people. That is what keeps him straight." What this mother understood intuitively is what Adeyemo's theological framework articulates systematically: that Christian moral formation, to be effective, must be specific, consistent, and grounded in a sense of divine accountability that operates independently of human observation.¹⁰

Church as a Moral Classroom: Christian Ethical Teaching and Its Observed Impact

The most important finding of this study and the one with the clearest implications for policy is the difference between Olivet Baptist High School and the other schools in the sample. It is a difference that cannot be explained by geography, socioeconomic profile, or student selection alone. Students at Olivet Baptist recorded a mean moral disengagement score of 2.1 on a 5-point scale, against an overall sample mean of 3.4. Their mean attitude score toward yahoo-yahoo was 1.8, against an overall sample mean of 3.2. Students from Oranyan Grammar School drawn from broadly comparable economic backgrounds recorded substantially higher scores on both measures. The difference is institutional: it is what Olivet Baptist High School actually does, every day, as part of the ordinary rhythm of its life.

What Olivet Baptist does differently is not complicated, but it requires consistency and intentionality that many schools and many churches have not yet found the will to sustain. The school holds compulsory daily devotions in which Christian values are taught and applied to the practical situations its students actually face. The chaplain conducts weekly Christian Religious Studies classes that engage directly with contemporary moral issues, including honesty in economic life, the theology of work, and explicitly the wrongfulness of internet fraud. The school's disciplinary culture is built on restoration rather than mere punishment, and students are encouraged through church youth fellowships and chaplaincy conversations to understand the relationship

between their faith and their behaviour when no one is watching. That final phrase "when no one is watching" is the theological hinge on which everything turns.

The school chaplain stated the institution's philosophy with a clarity that deserves to be read carefully:

We tell these students plainly: God is not fooled by a VPN. He sees every keystroke, every transaction, every lie told to a victim online. The Bible says in Proverbs 13:11 that 'wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.' Yahoo-yahoo is vanity it is built on deception, and it will not stand. But we do not only use the language of punishment and judgment. We also show them a better way that a life of integrity, even if it is materially harder, is the only life that has dignity before God and man.

This is not merely moral instruction. It is an alternative identity a theological framework within which a young person can locate themselves, their worth, and their future in something that is not dependent on the approval of peers who admire Yahoo-Boy lifestyles. It is precisely what Turaki meant when he argued that Christian ethical teaching is most powerful when it speaks to the whole person: their identity before God, their responsibility to their neighbour, and their hope for a future grounded in integrity.¹¹ Ejizu's argument that the Nigerian church must function as a community of moral formation not merely a site of weekly worship is embodied at Olivet Baptist High School in a way that the broader church community in Oyo town has yet to replicate.¹²

The student voices from Olivet Baptist are the most compelling evidence in this study. Taiwo, an SS3 student, described in her interview the moment a pastoral conversation changed her understanding of what was at stake: "My pastor said that when you defraud somebody online, you are not just stealing their money. You are stealing the image of God from yourself because God made you in His image honest, truthful, made to create, not to destroy. When you do yahoo, you are destroying who God made you to be. That spoke to me more than any law or any police warning." Taiwo's testimony illuminates something that no legal analysis or criminological theory can fully capture: that a young person who has been helped to understand their own dignity before God has been given something that peer pressure and economic temptation will find very difficult to take away.

The regression analysis confirmed what Taiwo and her classmates' lives suggest: self-reported engagement with Christian moral teaching specifically addressing economic honesty was a significant negative predictor of pro-cybercrime attitudes ($\beta = -0.31$, $p < .01$), controlling for school type, family quality, and socioeconomic background. Okonkwo and Eze's empirical finding that genuine church engagement as opposed to nominal attendance is a significant protective factor against delinquency among Nigerian adolescents is directly corroborated by the Oyo town data.¹³ The qualifier "genuine" matters enormously. Students across all schools studied reported church attendance at rates exceeding 70%. The difference at Olivet Baptist is not attendance it is the depth, specificity, and pastoral intentionality of the moral formation that attendance connects students to.

Digital Ethics Gap: What Nigerian Schools are Teaching and what they are leaving Out

Of the 260 students surveyed, only 18% reported having received any dedicated instruction from any source, whether school, church, or family specifically addressing the ethical or legal dimensions of internet use. Of these, the overwhelming majority described what they received as cursory: a single class period, a brief teacher warning, or a poster on a corridor wall. None of the schools studied had a formal, assessed digital ethics programme. All taught computer studies. The irony of this juxtaposition equipping young people with the technical competence to navigate the internet while providing no ethical framework within which to exercise that competence is, in the

words of the guidance counsellor at Olivet Baptist High School, "like teaching a child to drive and forgetting to teach them the road rules."

Omodunbi and colleagues documented at the national level what this study confirms at the local level in Oyo town: Nigerian secondary schools are producing students who are digitally capable but morally unprepared for the ethical landscape of the internet.¹⁴ Samuel's recommendation that cybersecurity and digital ethics be introduced as a compulsory, examinable subject at secondary school level with its own syllabus, teacher training, and West African Examinations Council assessment has not been acted upon, and the cost of that inaction is visible in the lived realities of Oyo town's secondary schools.¹⁵

The vice-principal of Isale Oyo Commercial Secondary School captured the practical desperation of educators who understand the problem but lack the institutional tools to address it: "By the time I am telling a student in SS3 that what he is doing is illegal, he has already made more money from it than I earn in a month. What authority do I have then?" This is not a failure of individual educators. It is a failure of the system that employs them. Alabi and colleagues found that the rapid growth of internet access in Nigeria, without corresponding investment in digital ethics education, has produced a dangerous attitudinal shift toward cybercrime among Nigerian youth a shift that individual schools and teachers cannot reverse without structural, curriculum-level support.¹⁶

Legal Framework: Strengths, Gaps, and the Failure of Deterrence

Nigeria's Cybercrimes (Prohibition, Prevention, Etc) Act 2015 is a serious piece of legislation. It criminalizes computer fraud (Section 14), phishing (Section 32), identity theft, cybersquatting (Section 23), and the electronic transmission of messages designed to cause financial loss (Section 22). It provides the legal architecture within which the Economic and Financial Crimes Commission (EFCC) and the Nigerian Police Force operate in the cybercrime space. Eboibi's assessment of the Act as broadly adequate in its coverage of established cybercrime categories is well-founded.¹⁷ But adequacy in coverage is not the same as effectiveness in deterrence, and the distance between those two things is precisely where the youth cybercrime crisis in Oyo town lives.

Only 14% of the 260 students surveyed in this study were aware that the Cybercrimes Act existed. Fewer than 8% could identify any specific offence it criminalized. A law that is unknown to those it is designed to deter cannot function as a deterrent. Adesina noted that poor awareness of Nigeria's anti-cybercrime legal framework, compounded by the low probability of detection and prosecution, substantially undermines the law's behavioural effect among young people who are developmentally disposed toward risk-taking.¹⁸ The EFCC's operational presence in Oyo town is limited concentrated in Ibadan, the state capital and none of the schools in this study had ever received a visit, programme, or educational material from the Commission. The opportunity for preventive engagement at the secondary school level before young people become entrenched in criminal subcultures is being systematically missed.

The Act's application to juvenile cybercriminals is a further cause for concern. The legislation contains no specific provisions governing the prosecution or sentencing of offenders below the age of 18, meaning that a fifteen-year-old caught for internet fraud faces, in principle, the same prosecutorial framework as a thirty-year-old career fraudster including custodial sentences of up to seven years. Nigeria's Child Rights Act 2003 establishes rehabilitative principles for juvenile justice in general terms but does not address cybercrime specifically, creating a legal gap of direct

relevance to secondary school students in Oyo town. Eboibi's call for institutional reform within Nigeria's cybercrime enforcement architecture is both timely and essential.¹⁹

Conclusion

This study began with a teacher's story about a boy in a gold chain who no longer saw any reason to come to school. It ends with a different story, Taiwo's story about a pastor who helped her understand that defrauding a stranger online was not merely a crime against that stranger but a theft of her own God-given identity. Between those two stories lies the entire argument of this article: that youth cybercrime in Oyo town is a crisis with multiple, identifiable causes, and that among those causes, the most underutilized corrective resource is the one that is most visibly present in the community the Christian church.

The five secondary schools studied in Oyo town, together with the wider youth population they represent, tell a coherent and instructive story; where Christian ethical teaching is deliberately, consistently, and specifically integrated into institutional life as at Olivet Baptist High School its protective effect on student attitudes toward cybercrime is real and measurable. Where it is absent, or present only in the nominal form of Sunday attendance without pastoral depth, the peer subcultures that glamourise fraud fill the vacuum it leaves. The lesson is not that Christianity is a magic solution to a complex social problem. It is that Christianity, faithfully practiced and specifically applied to the moral challenges of the digital age, provides young people with something that neither the law nor the school curriculum currently provides: an account of whom they are, whose they are, and why that identity demands integrity even in the unobserved spaces of cyberspace.

The moral disengagement mechanisms that Biodun used to justify fraud, the peer dynamics that made Kola's iPhone a status symbol, the "digital absence" that the vice-principal at Oranyan Grammar School described all of these are real, and all of them require structural responses. Curriculum reform, legislative amendment, EFCC-school engagement, and community rehabilitation are all necessary. But they are not sufficient without the kind of moral formation that goes to the root of the problem: the question of what kind of person a young Nigerian wants to be, and what kind of community Oyo town wants to be. That is, ultimately, a question that the church is best positioned to answer if it will.

Recommendations

1. The Nigerian Educational Research and Development Council (NERDC) should develop a dedicated digital ethics syllabus for secondary schools, covering the legal and moral dimensions of internet use, and integrate it as a compulsory, examinable subject under the West African Examinations Council and National Examinations Council frameworks. Teacher training institutions across Oyo State must be equipped to deliver this instruction effectively.
2. The National Assembly should urgently amend the Cybercrimes (Prohibition, Prevention, Etc.) Act 2015 to include specific provisions for juvenile offenders below the age of 18, including a presumption in favour of diversion from formal prosecution for first-time juvenile cybercriminals and a range of community-based sentencing alternatives including mandatory digital ethics education, community service, and mentorship as substitutes for custodial sentences.
3. The EFCC, in partnership with the Oyo State Ministry of Education, should establish a structured school liaison programme through which trained officials visit secondary schools

in Oyo town and across Oyo State regularly not to threaten students, but to provide accessible, credible information about the legal consequences of cybercrime and its impact on Nigerian victims and Nigeria's international reputation.

4. The Christian Association of Nigeria (CAN) in Oyo town, working with the Oyo State Government and the Ministry of Education, should develop a structured programme of cybercrime-specific Christian ethical education for deployment in church youth fellowships, Sunday school programmes, and school chaplaincies. This programme should draw explicitly on biblical teaching on honesty (Exodus 20:15; Ephesians 4:28; Proverbs 13:11) and translate it into specific, pastoral instruction on the ethics of digital conduct and the spiritual consequences of internet fraud.
5. Pastors and church leaders in Oyo town should be equipped, through training workshops co-facilitated by EFCC officials and Christian ethics scholars, with specific knowledge about the nature of cybercrime, its legal consequences, and the psychological mechanisms through which young people are recruited into it, so that their moral instruction is targeted, informed, and practically effective.
6. The model demonstrated by Olivet Baptist High School daily Christian moral instruction integrated into institutional life, a chaplaincy programme addressing contemporary moral issues including digital ethics, and a disciplinary framework grounded in biblical principles should be documented, evaluated, and commended to other secondary schools in Oyo town, including government schools that can benefit from voluntary chaplaincy partnerships with local churches.
7. The Oyo State Government, in partnership with civil society organizations and anchored by Ajayi Crowther University in Oyo town, should develop a community-based rehabilitation programme that channels young cybercriminals' technical skills toward constructive ends cybersecurity training, coding, entrepreneurship combined with Christian moral formation, family counseling, and access to legitimate economic pathways.

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