

**CYBERCRIME; ITS PERCEPTION AND EFFECTS ON
UNDERGRADUATE STUDENTS IN UNIVERSITY OF BENIN**

BY

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DEPARTMENT OF POLITICAL SCIENCE

FACULTY OF ARTS

UNIVERSITY OF BENIN

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**A RESEARCH PROJECT PRESENTED TO THE DEPARTMENT
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CERTIFICATION

This is to certify that this research work was carried by Ogwu Daniel Kanayochukwu, an undergraduate student of the Department of Political Science, Faculty of Social Sciences with the matriculation number SSC1708181, University of Benin, Benin City.

Signature; _____

Date: _____

Dr Igiebor G.O

(Project Supervisor)

DEDICATION

This project is dedicated to God Almighty, the author and finisher of my faith and to my parents Mr. and Mrs. Ogwu for their unending love and support.

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My gratitude goes to God, the giver of life and Knowledge for his abundant grace and mercy, alongside myself for persevering hard to carry on to the finish line.

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ABSTRACT

Over the decades, the increasing growth of cyberspace more commonly known as the internet has ushered in a new problem, the problem of cybercrime. Cybercrime has been a common problem in Nigeria from the early 2000's and it has only gotten worse, and it's costing the country of Nigeria in more ways than one. The majority of its perpetrators are undergraduate students in universities.

This paper seeks to truly understand the ideology and perception of cybercrime from the university students' perspectives. What pushes them to commit this crime and disregard possible consequences and why its common in universities especially and at the end of this research, propose a solution to the relevant authorities on how the problem can be solved.

CHAPTER ONE: INTRODUCTION

Cybercrime: its perception and effects on the ideologies of Undergraduate students in Universities.

Introduction

1.1 Background of the study

The internet, computers, mobile phones and other forms of technology have rationalized every aspect of human life over the last several decades in areas like communication, banking, shopping, information and entertainment. New technologies often create new criminal opportunities but few create a new type of crime. These technological advancements have created myriad opportunities for Individuals to commit a certain type of crime; a form of crime known as cybercrime. What distinguishes cybercrime from normal criminal activity? The main difference is the use of digital and Cyberspace and the perpetrator's special knowledge of them (Furnel 2002:21)

For a crime to be regarded as 'cyber', there are certain elements that need to be present; the internet or cyberspace, a computer or mobile device which can serve as the weapon, the aid or the target device of the crime and an individual who perpetrates the crime. It is an extension of the illegal activity that can be carried out on the internet (Uba 7:2021)

Cybercrime can therefore be viewed as an umbrella term

Encompassing computer assisted crime.

Nigerians today have become cyber creatures spending a significant amount of time on the internet. The average Nigerian knows their way around the internet and in a country of over 200 million people, with the lack of demand in the labour market and excessive supply in the labour force coupled with the economic recession, unemployment, the quest for wealth, a lack of strong cybercrime laws, and incompetent security on personal devices amongst others - have coalesced to make cybercrime a significant problem for the country and there's no surprise that the rate of cybercrime has increased. Those who go into cybercrime -adults ranging from 18 to 35 (mostly University undergraduates) do so as a socio phenomenal which act as a tool for personal development, fun, knowledge and the quest for money making. This is a reoccurring phenomenon in Nigerian Universities, whereby Students engage in computer related crimes for

reasons such as improving their standard of living, bids to acquire wealth quick, social gratification etc.

The widespread of corruption, harsh economic climate, high underemployment, disregard for the rule of law, lack of transparency and accountability in governance are the main causes of cybercrime in most countries of the world. Cybercrime could be associated with two causes which are the primary and secondary. The primary causes include the prevalence of poverty and weak educational system. The secondary cause can be trace to greed, corruption and "get rich quick" syndrome. The high level of corruption and the spread of poverty are seen as the main cause of cybercrime in Nigeria among university undergraduates. Most Nigerian undergraduates are said to be living below the poverty line (below \$1 (#560.50) per day). Over 5 million Nigerian university undergraduate have no hope of what to do when they graduate from the University. Hence they resort to cybercrime as a means of paving ways for tomorrow. (O. Ayantokun: 2006)

Evolution of cybercrime

When did cybercrime start? Cybercrime's history and the evolution of cybercrime are easy to trace and coincide with the evolution of the Internet itself. The first offenses were, of course, essential hacks from local networks to steal records, but when the Internet became more developed, so did the attacks.

- Although there was cyber-crime before that, during the late '80s, the first big surge of cyber-crime came with email proliferation. It has made it easy to send a host of scams and/or viruses to your inbox. It allowed for a host of scams and/or malware to be delivered to your inbox. Remember the Nigerian Prince scam? "Greetings, I am a down-and-out prince from Nigeria. I need help getting millions out of my country and all you have to do is send me some money first to set-up the transfer. Once done I'll share my millions with you" With advancements in web browsers, the next wave of the cybercrime history continuum came in the 90s. There were many users to pick from at the time, many more than now, and most were vulnerable to viruses. Any time dubious websites were accessed, viruses were distributed via Internet connections.

- In the early 2000s, as social media came to life, cybercrime finally started to take off. An influx of personal information and the emergence of ID fraud were generated by the influx of people throwing all the information they could into a profile folder. Thieves used the information to enter bank accounts, set up credit cards, or other financial fraud in various ways.
- The new wave is the emergence of an annual multinational crime enterprise totaling almost half a trillion dollars. Such criminals run in groups, use well-established tactics and target anyone and anybody with a web presence.

Causes of Cybercrime

The root causes of cybercrimes are not far-fetched. One only has to take a quick Glance around the society to observe illicit wealth acquisition and its display. This is coupled with the fact that, the perpetrators are highly exalted. The problem is made worse by the high youth unemployment, the absence of enforceable prohibitive laws and the general laissez faire attitude of individuals and businesses regarding cyber security (Hassan et al., 2012). Evidence has also shown that, a significant proportion of these crimes are perpetuated by people in their youthful age. It is however worth noting that some of these attacks are also perpetrated within organizations. Many internet users are easily lured by unknown mails and web site addresses, falling victim to spyware phishing: urbanization, high unemployment, quest for wealth, poor implementation of cybercrime laws, inadequately equipped law enforcement agencies, and negative role models as some of the causes of proliferated cybercrimes in Nigeria. The main causes of cyber-crimes in Nigeria are briefly discussed below.

i. Urbanization – Rapid urbanization in Nigeria which manifests mainly through the fast population growth is a challenging issue for policy makers. Urban population grows at an annual rate of 4.3% (WDI, 2016). This is much higher than the Sub-Saharan Africa average and continues to put pressure on available resources in Nigerian cities. For instance, only 32.8% of urban population had access to improved sanitation facilities in 2015, and about 68.5% of urban population had access to potable water supply within the period (WDI, 2016). Urbanization is beneficial only to the extent of availability of good jobs that have been created in cities, amidst

high population growth rate. The facts posit that urbanization is one of the major reasons that led to increases in cybercrimes in Nigeria. Also note that urbanization and crime move in tandem.

ii. Unemployment – Unemployment rate in Nigeria is high and stood at 23.1% in the fourth quarter of 2018. Youth unemployment rate is currently above 47%.

According to Okafor (2011), high unemployment in Nigeria comes with socio-economic, political and psychological consequences. This phenomenon encourages the development of street youths and urban urchins (“area boys”) that grow up in a culture that encourages criminal behavior.

iii. Quest for wealth - Carnal instinct that quests for wealth is another cause of Cybercrimes in Nigeria. For any business to succeed, it is expected that, the rate of returns on the investment grow at a geometric rate, with minimal risk. Cyber criminals desire to invest minimal capital in a favorable environment that would reap maximum gains as they strive to become rich using the quickest means possible.

iv. Poor Implementation of Cybercrime Laws and Inadequately Equipped

Law Enforcement Agencies – According to Laura (2011), African countries have received intense criticism for inadequately handling of cybercrimes due to inadequate infrastructure and competence of assigned law enforcement agencies. The private sector also lags behind in protecting itself from cyber savvy criminals, Nigeria inclusive. There is no sophisticated hardware to forensically track down cyber criminals. In some instances, the laws regarding cybercrimes are circumvented by criminals. It is worth noting that law enforcement agencies in Nigeria such as the EFCC and ICPC have successfully prosecuted cybercrime offenders over the years. Nevertheless, much improvement can still be made.

1.2 Statement of the problem

The role that Information and Communication Technology (ICT) plays in all aspects of human endeavors is well documented and evident. ICT has integrated different economies of the world,

through the aid of electronics via the internet. Many corporate organizations, including banks now depend on ICT and computer networks to perform basic as well as complex tasks. The electronic market is now open to everybody, including criminals. It is projected that by 2020, global Cyber security spending will reach \$170bn, a 126% increase from \$75bn in 2015 and twice that in 2020.

Nigeria's internet penetration since the 21st century had been on the increase. Internet users as a percentage of the population increased significantly from 3.5% in 2005 to 47.4% in 2014 and 51% in 2020 mounting to just around 104 million. Similarly, internet density has been forecasted to continuously increase overtime in Nigeria. The proliferation of internet in Nigeria has indeed come with unintended consequence, as a haven for criminals. Cybercrime has remained a challenging issue despite increasing awareness and attention to addressing the menace in Nigeria and across the instance, Cybercrime accounted for about 43% of total monetary loss due to fraud in 2016 and as stated before, the perpetrators of cybercrime are averagely between the ages of 18-35 and are majorly comprised of undergraduate university students. (O. Ayantokun: 2006) hence understanding why cybercrime is so popular among students is a necessary obstacle to curb its rampage across youths.

1.3 Research Questions

1. How do Undergraduate students perceive cybercrime?

This will cover their opinions and approach towards the topic of study.

2. Does Cybercrime affect the undergraduate performance of students in University of Benin - if so, how?

3. How to curb the spread of Cybercrime among Undergraduates in University of Benin?

1.4 Hypothesis and Propositions.

Research Questions 1: How do undergraduate students in university of Benin perceive Cybercrime?

Hypothesis 1: Due to the rapid spread of Cybercrime in undergraduate universities not just in Benin, I am inclined to say that undergraduate students see Cybercrime as a way to break social

class barriers or to "belong". University of Benin undergraduates see Cybercrime as an inhibitor to their academic and overall growth and the betterment of the school due to the increasing problems it has caused for society.

Research question 2: Does cybercrime affect the undergraduate performance of students in University of Benin?

Hypothesis 1: Yes, it affects the performance of the students of university of Benin and these effects can be either positive or negative.

Research question 3: How to curb the spread of cybercrime among undergraduates in University of Benin?

Proposition: The university management should sensitize the students more on the effect of cybercrime on the economy, which ipso facto affects them directly both domestically and internationally in the sense of reputation and public profile and enlighten them on cyber security so they too do not fall victim of cybercrime..

The public authorities should also do better to improve the academic system and introduce better fiscal policies to foster economic growth so as to increase the value of education in the eyes of students; this is because one of the reasons for the increase in cybercrime is that students do not have faith in the guarantees of jobs that come with good degrees so they look to other means to achieve success.

1.5 Aims and Objectives

The aim of this work is to understand the undergraduates' perception on Cybercrime and its effects on them. To achieve this aim the following objectives were pursued:

- To determine the opinions of undergraduate students on cybercrime.
- To determine its effects on the academic performances of students in University of Benin.

1.6 Significance of the study

This study is an attempt to provide an insight on the perspective of cybercrime from undergraduate students in University of Benin, Edo State, Nigeria. The background of this study gives a backdrop on cybercrime in Nigeria and Now Nigerian Universities.

In understanding the perspective and effects on cybercrime in Nigerian universities, and how the students revolve around it, the results of this study can help the student unions, the school management and the student themselves to fully understand the scope and extent to which cybercrime affects them both directly and indirectly that proper actions can be taken to improve the conditions and actions that lead to cybercrime.

1.7 Scope of the study

The study focuses on the Cybercrime in University of Benin: its perception and effects on undergraduate students hence the location of this study is in University of Benin, Edo, Nigeria. The study will involve obtaining secondary data from relevant literature on the effects of cybercrime on the Nigerian economy and how this affects the students in University of Benin and it will also involve gathering primary data through surveys: interviews and a series of questionnaires which will be handed out to a sample size of 820 undergraduate students. The information collated from the Survey will be analyzed and using a descriptive research design, the information will be quantified and results established.

1.8 Clarification of Key concepts

1. Cybercrime: Cybercrime also called computer crime, the use of a computer as an instrument to further illegal ends, such as committing fraud, trafficking in child pornography and intellectual property, stealing identities, or violating privacy. Cybercrime, especially through the Internet, has grown in importance as the computer has become central to commerce, entertainment, and government. (Britannica: Politics/Law& Government, Law & crime.)

2. Internet: a global computer network providing a variety of information and communication facilities, consisting of interconnected networks using standardized communication protocols. (Oxford Dictionary: 2018)

It is a network of networks that consists of private, public, academic, business, and government networks of local to global scope, linked by a broad array of electronic, wireless, and optical networking technologies. The Internet carries a vast range of information resources

and services, such as the inter-linked hypertext documents and applications of the World Wide Web (WWW), electronic mail, telephony, and file sharing.

3. University: a high-level educational institution in which students study for degrees and academic research is done. A university is an institution of higher education and research which awards academic degrees in several academic disciplines. Universities typically offer both undergraduate and postgraduate programs in different schools or faculties of learning.

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Chapter Two

Review of Relevant Literature and Theoretical Framework

2.1 Review of Relevant literature

A literature review is a survey of scholarly sources on a specific topic; Cybercrime being the topic. It provides an overview of current knowledge, allowing me to identify relevant theories, methods, and gaps in the existing research. Examining literature on any subject is basically an attempt to bring out existing works related or similar to the research topic

The purpose of conducting a literature review on this topic is to situate my research within the existing knowledge. This literature review gives us a chance to;

1. Demonstrate my familiarity with the topic and scholarly context.
2. Develop a theoretical framework and methodology for my research.
3. Position myself in relation to other researchers and their works.

For my literature review, there are key concepts which would be present in any of the literature to be reviewed. These concepts are essentially to the topic and thus, their presence determines the relevance of the literary text. These key concepts are; Cybercrime, Internet, yahoo, undergraduates, University, peer pressure, poverty, unemployment and lifestyle. These concepts are primary to the research of the topic and thus a necessity in the review of literature.

In Moga, Ezekiel, Abdulahi and Rukyayat's *Historical assessment of Cybercrime in Nigeria: implications for school and national development*, they give a conceptual clarification of the term Cybercrime in Nigeria.

2.2 Conceptual Clarification

Cybercrime in Nigeria Cybercrime is a very popular crime in Nigeria. Cybercriminals in Nigeria are notorious for luring people across the planet into fraudulent scams via spam mails, cash laundering e-mails, and cleverly designed but pretend company partnership offers. Criminals involved in the advance fee fraud schemes (419) known as “yahoo yahoo” are popularly referred to as “yahoo boys” in Nigeria. Yahoo yahoo is the most popular local name for cybercrime in Nigeria. It usually involves the use of email, particularly through a Yahoo address or yahoo messenger to con unsuspecting victims. The nation has therefore carved a niche for herself as the source of what is now generally referred to as “419” mails named after Section 419 of the Nigerian Criminal Code (Capp 777 of 1990) that prohibits advance fee fraud. The “yahoo boys” use various methods in getting their victims. Many of these fraudsters patronize cyber cafes, browsing the internet all night, sending scam mails to unsuspecting victims. Many foreigners, especially females, who are seeking for spouses via the Internet have fallen victim of the “yahoo boys”. They pretend to be ready to go into a lasting relationship with these women and subsequently start to exploit them. Some of them get their victims to help in procuring travel documents to where they reside or even to assist in getting residential permits for them. Once they have been able to achieve their aims, they stop communicating with the victim and move on to another target (Adesina, 2012). In other instances, the scammers use stories of severe life circumstances, tragedies, family deaths, personal injuries or other hardships to keep their victims concerned and involved in their schemes. They also ask victims to send money to help overcome alleged financial hardships. Many of the victims just lick their wounds and carry on life, but some of the very bitter victims report to the appropriate authorities who often apprehend and prosecute the suspects. The situation is worsened by the fact that several non-Nigerians apprehended for cybercrimes most often claim to be Nigerians before they are thoroughly investigated and their country of origin established.

In a popular article by Valentine Iwenwanne for the national News website on July 22nd 2021 titled *Cybercrime : The threat in Nigeria, more than email scams*, highlighted the fact that over 120 million Nigerians have access to the internet and with a population that high the tendencies for people to partake in unlawful internet activity, otherwise known as Cybercrime

was very probable and that the country's anti-corruption agency, the Economic and Financial Crimes Commission (EFCC) is faced with an uphill struggle of curbing financial crime which makes up most of the Cybercrime that occur in the country.

Iwenwanne (2021) also noted that Cybercrime, locally known as "yahoo yahoo" is one of the most common forms of international crime. With damages from the activity expected to cost the global economy \$10 trillion a year by the year 2025, according to cyber security ventures, a company that looks into the evolving threat of Cybercrime.

While writing this article, Iwenwanne (2021) interviewed Paul Matoshe, a lawyer in the city of Lagos, and in his opinion, "the proliferation of internet related scams has seriously hurt the country's image and requires the concerted effort of stakeholders to stem the trend." Such to the extent that on the Federal Bureau of Investigation otherwise known as the FBI placed a disclosure on their official website cautioning against responding to emails or letters from Nigeria asking to send personal or banking details and information. This was due to the common "advance fee fraud" and "419 scams" rampant in 2000's decade. This already goes to show the niche carved on Nigeria internationally. It has really become popular among young adults in our society. According to the EFCC chairman, Abdulrasheed Bana, the EFCC had arrested over 400 young Nigerians in the first quarter of 2021.

The article goes on to further highlight the problem of economic degeneration caused by Cybercrime, stating that in 2018 commercial banks in Nigeria lost a cumulative N15 Billion (\$39 million) to electronic fraud and Cybercrime, a staggering 537% increase from the N2.37 Billion loss the previous year (Economic fraud forum) and this has placed Nigeria on 16th in countries globally affected by internet credit according to an FBI report.

Iwenwanne (2021) also goes on to give examples of internationally recognized Nigerian cyber criminals in the persons of Obinna Okeke, a high profile entrepreneur who was arrested by the FBI for participating in a massive online financial fraud scheme involving almost \$11 million. After initially pleading guilty, on February 16, 2021, Okeke was sentenced to ten years in prison. Until his arrest by the Federal Bureau of Investigation following a 13-month investigation, Okeke was a globally-renowned businessman who had investments in oil and gas, agriculture, private equity, alternative energy, telecom and real estate. He operated his holdings under the

'Invictus Group'. Invictus Group operated in three African countries including Nigeria, South Africa, and Zambia. Another example of a recent internationally prosecuted Cybercriminal listed by Iwenanne in this article was Ramon Abbas, popularly known as 'hushpuppi', arrested in June 2020 in Dubai by the FBI in coalition with the Dubai police. who is facing criminal charges in the United States for conspiracy to launder money obtained from business email compromise frauds and other scams, including schemes that defrauded a US law firm of about \$40 million, illegally transferred \$14.7 million from a foreign financial institution, and targeted to steal \$124 million from an English football club until his arrest by the Dubai Police in June 2020 and his extradition to the United States.

After doing research on these two it is noted that they both came from humble beginnings with Ramon Abbas being a second grade clothes seller and his father a cab driver and Okeke He is the 17th child of a polygamous father. He claimed that he was inspired by the desire to lift his mother, who was his father's fourth wife, from extreme poverty. From this, I can deduce that poverty, unemployment and the quest for wealth and lifestyle pushed these two and many other young adults in universities, to engage in cybercrimes.

Iwenanne in his article *Cybercrime, the threat in Nigeria : more than email scams*, concludes with encouraging citizens on cyber security, hints that paying more attention to emails, website pop ups and downloading the right tools and applications to enlighten oneself about cyber security can go a long way in narrowing the occurrence of Cybercrime in Nigeria on the part of the people and on the part of the Government, improvement of digital forensics for investigations and the practicality of the national biometric database which is in the process of development could protect the people from being victims of Cybercrime and ensure Justice to the perpetrators.

The major theme in this article is the massive amount of problems accompanied by the growing presence of Cybercrime in Nigeria, affecting it both Internationally and domestically before moving on to probable solutions that could help curb Cybercrime in our society which involves ultimately the creation of more jobs to eradicate poverty, which was the cause of two major incidents in 2020/2021 (Abbas and Okeke) and cyber security education to the people as well as improved institutions and government agencies that aid in the protection and persecution of Cybercriminals and citizens. His work on this article was mostly gotten from secondary data

from Cyber security ventures, the Economic fraud forum (2020); FBI rankings on countries affected the most by Cybercrime (2020). He also conducted interview with Paul Matoshe, a lawyer in Lagos, a statement piece from the EFCC chairman Abdulrasheed Bana and cyber security personnel Eyewo-Eduro.

Another piece of outstanding literature which greatly contributed to this project is *Cybercrime in Nigeria: Analysis, detection and prevention*. B.A Omodumbi, P.O Odiase, O.M Olaniyan, A.O, Esan from the department of computer engineering, Federal University Oye Edun, Nigeria. FUYOYE journal of engineering Volume 1, issue 1, September 2016.

This paper gives an overview of Cybercrime as a 'not so new' trend growing as the internet continues to penetrate every sector of our society and no one can predict its future. The crime usually requires hectic task to trace and it's usually divided into two categories:

1. Crimes facilitated by computer network or devices, the primary target being independent of this computer network or devices e.g. electronic fraud, identify theft, phishing and information warfare. (Hassan: 2012).
2. Crimes that affect the computer network and device e.g. Viruses and malware the first one being the most popular in Nigeria and Internationally.

It is also highlighted in this piece of literature that a study was carried out in three tertiary institutions which were; Federal University Oye-Ekiti, Ekiti State University, Afe-Babalola University. This selection was made so they so the research would have been conducted in a Federal, state and private institution. In this research, there conducted a series of questions regarding in a sample size of 600 students within the ages of 15 - 26 and the questions were;

1. Do you have a mobile phone with access to the internet? Of which 96.8% attested to having a mobile phone with access to the internet
2. The second was an open question "what are the activities that you use your phone for mostly?" The answers were 77% Google (462), 82% Social Media(492), 3.5% Academic research(21), 9% Porn(54), 31% Sports & games(186), Piracy 22% (132).

3. "Where do you think Cybercrime is being committed the most in this environment?" The answers gotten from the student were quantified as 81% home (486), 80% School grounds (480), 80% cyber cafes (480), 50% private means (300).

4. The final question was "What do you think the most prominent cybercrimes are?" And 88% (528) chose phishing (identify theft), data theft came in second with 81% (486) and BVN and email scams last with 65% (390) students.

The interesting thing to note was in the second question where a whopping 22% out of the sample size (132) noted that they use piracy for their phones which is a form of cybercrime.

They also added in this study, a research on cybercrime and its implications on undergraduates students

Review of Empirical Studies

Igba, Elizabeth and Aja (2018) examine cybercrime among university undergraduates: implications on their academic achievement. The results show among others that undergraduates perceive cybercrime as a tool for personal development. It was observed that much needed to be done to ensure, safe, secure, and trustworthy network environment. This implies that undergraduates should be made to imbibe value re-orientation in order to be more useful in life. The result should be an eye opener to both students and lecturers on the more positive ways of benefiting from the globalized world through internet services without necessarily abusing it.

Research Method

Research Design

A mixed design of descriptive survey research was used for this study. Describe survey research as research that involves the collection of data from a sample that has been chosen to represent a population to which the findings of the data analysis can be generalized. Primary data was generated using Focus Group Discussion Questions (FGDQ) using 200 undergraduate students of the Nasarawa State University, Keffi based on cybercrime and the secondary data was generated based on the existing electronic materials.

Population and Sample of the study

The population for the survey constituted of all the students of the Nasarawa State University, Keffi where 200 students were selected using purposeful sampling technique selected from 5 faculties.

Instrument for the Data Collection

The instrument used for data collection was a FGDQ. They were presented in a modified 2-point rating scale thus: Agree (SA) = 2 points, Disagree (D) = 1 point.

Method of Data Collection and Analysis Focus Group Discussion Questions (FGDQ) were administered to the respondents by the researcher using FGD method. The primary data collected were analyzed using the frequency and percentages and the results are presented

There were three questions asked

1. Are you aware of cybercrime?

175 Students affirmed that they are aware of cybercrime while 25 students (12.5%) claimed ignorance.

2. Do you think cybercriminals are in your school? 158 (79%) agreed while 42 (21%) students disagreed.

3. Do you think students use E-fraud to generate funds for school fees and others? 170 students (85%) agreed while 30 students (15%) said otherwise -The result from the questions asked shows response of students toward cybercrime in Nigerian schools. Out of 200 students represent 100%, 175 represents 87.5% agreed that they are aware of cybercrime while the other 25 students' represents 12.5% disagreed. In the same way, 158 students' represents 79.0% agreed that there were scammers in their school and lastly, 170 students' represents 85.0% agreed that some students are using school portal for e-fraud to generate school fee, results to gain advantage. The pooled percentage of students responses on agreed 168(84%) and disagree 32(16%) are dichotomously. This finding is in agreement that of Igba, Elizabeth and Aja (2018) results show among others that undergraduates perceive cybercrime as a tool for personal development. It was observed that much needed to be done to ensure, safe, secure, and trustworthy network environment. This implies that undergraduates should be made to imbibe value re-orientation in

order to be more useful in life. The result should be an eye opener to both students and lecturers on the more positive ways of benefiting from the globalized world through internet services without necessarily abusing it. Further findings revealed that 84% of the students agreed that cybercrime exist highly among students, such as Hacking of Facebook Page or WhatsApp Page of someone in disguised using it for devious acts, Manipulating student's school fees and semester results are some of the cybercrimes in the school system. Further results of the secondary sources revealed related cybercrime to include; quest for wealth, Poor implementation of cybercrime laws, and corruption among others.

In an article on the Dangers of Unemployment by the editorial board of the guardian, cybercrime ranks the most probably consequence. According to the article "Almost on a daily basis, dozens of youth members are accosted in lush hotels while working on cybercrime or simply enjoying the proceeds of cybercrime. It is an ill-wind that blows the country no good, and it has already stigmatized Nigerians globally. According to Muktar, the Command, which covers Kwara, Ekiti and Kogi states, is engaging relevant stakeholders including religious and traditional leaders, Civil Society Organizations (CSOs) and the youths with a view to sensitizing them on the inherent dangers of cybercrime. But of course, the solution to the prevalence of cybercrime goes beyond mere admonition of the youths by parents or religious leaders. It equally goes beyond the EFCC's determination to make life difficult for cybercriminals. Unless jobs are provided, it is a matter of time before the law enforcement agencies get overwhelmed. "

CHAPTER THREE

RESEARCH METHODOLOGY

In chapter 1.2; The statement of the problem, I highlighted the fact that cybercrime has had an increasing surge especially among adults aged 18 – 35, majorly university undergraduates and understanding the rationale from the perspective of the students is key to solving the problem of cybercrime that we have on our hands today. What are the factors that push them to partake in this activity? Is the freedom that comes with the university life linked with the commonality of cybercrime on university grounds and among its students?

This led to the formulation of three research questions I aimed to have found answers for by the end of this research. The questions are;

1. How do Undergraduate students perceive cybercrime?

This will cover their opinions, ideologies and approach towards the topic.

2. Does Cybercrime affect the academic performance of students in University of Benin - if so, how?

3. How to curb the spread of Cybercrime among Undergraduates in University of Benin?

To get the answers to these questions, I needed a mixture of qualitative data – the text from the questionnaires and audios from the interviews involving the opinions of students - because I sought to get an in-depth insight into the perceptions these students had of cybercrime and through these perceptions, motives could be found and quantitative data – involving the analysis of the vast numerical data I would be computing, the sample size of 820 demanded the use of both of these types of data.

My research methodology contains the breakdown of the processes and instruments I used to gather the data I needed to get the results to deduce answers to the problem and the research questions as well.

3.1 RESEARCH DESIGN

There are multiple research designs that can be applicable for this subject however I infer the best research design to properly encapsulate the essence of the research topic is the Diagnostic RESEARCH DESIGN. Diagnostic research design is **the design tries to explore the reason behind and issue and proposes ideas to solve it**. In this case we will be exploring the reasons why cybercrime is common in universities and the effects (Positive and negative) of cybercrime in undergraduate students in The University of Benin. The research topic is one that deals with accurately outlining deep lying issues and looking to formulate solutions to these problems.

3.2 Method of Data Collection

The major form of data collection I used in this research was questionnaires and interviews. A series of questions were conducted. The reason why interviews and questionnaires were selected is because questionnaires allowed me to get the information from a large amount of people in less time than interviews but with enough questions to get a good understanding of their opinions towards cybercrime. The questionnaires are structured opened in areas that need more detail. Interviews on the other hand allowed me to have an in-depth interaction with the selected students; the population of students interviewed is much lesser than the students for time saving reasons. The interviews are structured as well so as not to waver off the topic while having in-depth conversations with the students.

Both the questionnaires and interviews were anonymous with the only personal data needed from the students were their gender and departments, this was done to promote enough trust to allow the student freely express their real opinions, ideas and understanding without fear of any form of stigmatization and criticism.

3.3 Population of the study

i- The University of Benin has a stated 44,000 number of students.

ii- There are 15 Faculties with a total of 82 departments across two campuses.

A 96.5% majority in the Ugbowo campus and a 3.5% of departments situated in the Ekenhuan campus. The population study will be 820 undergraduate students, an average of 10 from each

department. The research demanded a substantial amount of students be interviewed relative to the population of the university. There is a breakdown of how the distribution and use of the data gathering instruments were used; of the 30 in Ekenhuan, 10 students were interviewed and 20 were handed questionnaires and for the students that are in the Ugbowo campus, 140 were interviewed while 650 were handed questionnaires.

3.4 Sample Size and Sampling Technique

The Sample size I envision will suffice to get an approximate overview of the population study is 820 students.

For the sampling Technique, I will be making use of the simple random sampling technique. The faculties and departments have already been stated and the process of selecting the students for the interview and the questionnaire was completely random.

3.5 Validity and Reliability of Data Collection instruments

The questionnaire method of data collection was chosen because of its convenience when studying a population with a large sample size, the questions contained in it were as brief and direct as possible so as to avoid any confusion that may occur in the course of filling the questionnaires.

The data gotten from the interviews were recorded and verified by myself that they were of relevant use and like the questionnaire, the interview questions were brief and direct with as much clarity as possible to reduce errors in transmission.

Interview guide

The interview I conducted was open ended in order to allow the interviewees properly express themselves, in order words; it was a qualitative method interview. It was also structured so as not to wander off the topic in the free flowing back and forth of the opened interview. The amount of interviews carried out was 150 and each interview was planned to last a maximum of 15 minutes, each interview was recorded using a mobile phone and at the end of the selected days which interviews were carried out, all the data were computed and the recording was deleted. This

made it easier to compute and free up storage space for the next interview day. The guide is stated below;

- Approach a selected student and briefly explain the study (Cybercrime) and purpose of research (finding out its perception and effects on undergraduate students).
- Ask the student their name for informality; it will not be recorded along with the data needed.
- Ask the student their department for proper execution of the research methodology.
- Ask the student their bio-data age and nationality.
- Proceed to the body of the interview; ask the student if they are aware of the concept of cybercrime.
- Ask the student what their personal opinion towards cybercrime is.
- Go on to ask the student if they think cybercrime affects the academic efficiency of undergraduate students?
- Ask the student a follow up question; how do you think cybercrime affects the academic efficiency of students?
- Conclude by asking the student what ways they think relevant authorities can curb the spread of cybercrime?
- Thank the student for their time and cooperation as the interview comes to an end.

These 10 questions were deduced to keep the interview but still detailed.

Questionnaire Guide

This guide contains the process and information that was used to carry out the questionnaires;

The questionnaire was structured and it was open ended to allow the students properly express themselves in areas which requested more detail. Like the interview, the questions asked were as brief and as direct as possible. A paragraph was inserted at the top of the questionnaire to introduce myself and the purpose of the questionnaire. Before handing out the questionnaire, I asked the selected student the department they belonged to so as to make sure the due process in the research methodology was followed. The questions asked were as follows;

- Bio-data; age and Nationality.
- Are you aware of the increasing presence of cybercrime on campus?
 - YES
 - NO
- Which of the following best describes your opinion toward cybercrime?
 - APPROVE
 - DISPROVE
 - NO OPINION
- In your own words, briefly state why you think cybercrime is so common among undergraduate students in University of Benin.
- Do you feel cybercrime has any effect on the academic performances of undergraduate students on campus?
 - YES
 - NO
- Which of the following best portrays the effect you feel cybercrime has on students?
 - POSITIVE
 - NEGATIVE
 - NO EFFECT
- Shortly state the reason for your answer above.
- In a brief statement, what do you feel the relevant authorities can do to reduce the spread of cybercrime?
- Concluding the questionnaire would be the section where they put down their department.

These questions made up the questionnaire.

3.6 Method of Data Analysis

The data gathering process of interviews and questionnaires took approximately a month (29 days) to finish. Then I proceeded to the collation and computing of all the data acquired. After the collation of result, the total answers gotten from the questionnaires and interviews were collated and computed, the presentation of the data was done through percentage charts to get an overview of the different approaches or perspectives of students and in doing so will help us answer our research questions as stated in chapter 1.4.

The data processing for the different methods of data collection were different, the quantitative data; the questionnaires - were counted at the end of the data collection period to make sure it was the complete 790 as planned. The interview data was also compiled and grouped based on similarity of answers.

As I mentioned before, the data gathering instruments used are questionnaires and interviews and in the data analysis I would be computing the data in differently that is; the data gathered from the questionnaires will be analyzed and evaluated separately from the data gathered through means of interview.

There are three ways which the data was analyzed;

1. The results from both the campuses were collated and analyzed separately.
2. The mean/average percentages on results from questions from the interview and questionnaire under each of the two campuses were derived and the results were used for my deductions.
3. The results from the questionnaires and the results from interviews under the Ugbowo campus would be analyzed separate from that of the Ekenhuan campus. This was done as an extra experiment to see how the results gotten from both campuses compared next to one another.

I conclude this chapter by saying how it's quite unusual to make use of mixed methodology research however in this case, I believe that the only way I could really find the answers I was looking for was making use of both quantitative data in presenting the numerical analysis and qualitative data through the content analysis; categorizing and discussion of the meaning of ideas

which the students made known during the period of data gathering. Just the use of one type of data wasn't going to be enough for me to fully grasp the results I needed.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS.

In the last chapter, I discussed the Research design I will be using in the conduction of this research which is the Diagnostic research design due to its capacity to contain as much detailed information as required alongside its flexibility to explore as a research design method. I also stated in the previous chapter; the population size was divided into two categories of students; the students from the Ugbowo campus and the students from the Ekenhuan campus. The total of 820 undergraduate students across the 82 departments and 15 faculties in the two campuses of university of Benin, an average of 10 students per department, 30 students from the Ekenhuan campus (the branch campus) and 790 from the main campus in Ugbowo. I also stated in chapter 3.3 that the population size was divided into categories based on how the data collecting instruments were distributed. In the Ugbowo campus, the questionnaires handed out were 650 and a number of 140 interviews were executed making a total of 790 students for the sample population the main campus. While for the Ekenhuan campus, the amount of students interviewed were 10 and 20 questionnaires were carried out bringing it to a total of 30 students as the sample size for the Ekenhuan campus.

There are two ways which the data was analyzed;

- The results from both the campuses were collated and analyzed separately.
- The results gotten from the different means of data collection for each of the campuses i.e. the results from the questionnaires and the results from interviews under the Ugbowo campus would be analyzed separate from each other.

The method of data collection was primarily questionnaires and interviews, they were structured but they were also opened to further explanations based on questions that require subjective, follow ups or more detailed answers.

In this chapter, I would be presenting and analyzing the data I have collected through the data collection methods stated in chapter 3.4.

4.1 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS.

The totality of the people interviewed were students of the University of Benin.

The students were all in levels ranging from 100 – 500.

The sample population all consisted of both 470 males and 350 females.

The age range of the males was 17 – 31 while the age range for the females were 16 – 28.

30 were from the Ekenhuan campus of which 15 were males and 15 were females, while 790 were from the Ugbowo main campus, 335 females and 455 males.

743 of them were full time students while 107 were per-time students

817 of them were indigenous to Nigeria. Of the remaining three, two were Ghanaian and one South African (some of these information were not in the interview or questionnaire guide neither was it recorded, it was asked strictly for the purpose of getting the demographic characteristics of the sample population).

The questionnaire and interview process went as planned with data gathered as different as people interviewed. The Faculty and departments are as followed;

Faculty of Arts (6 Departments)

Faculty of Agriculture (6 Departments)

Faculty of Engineering (8 Departments)

Faculty of Environmental Sciences (4 Departments)

Faculty of Education (7 Departments)

Faculty of Management Sciences (8 Departments)

Faculty of Life Sciences (4 Departments)

Faculty of Law (4 Departments)

Faculty of Pharmacy (6 Departments)

Faculty of Physical Sciences (5 Departments)

Faculty of Social Sciences (6 Departments)

College of Medical Sciences (3 Departments)

School of Basic Med. Science (5 Departments)

School of Dentistry (5 Departments)

School of Medicine (5 Departments)

4.2 DATA PRESENTATION

This sub-chapter would consist of all the data I've collated and computed ready to be presented, It's important to remember the purpose of this research and for this reason the research questions and aims of this research were re-stated

RESEARCH QUESTIONS

1. How do undergraduate students perceive cybercrime?
2. Does cybercrime affect the academic performance of undergraduate students in university of Benin, if so, how?
3. How to curb the spread of cybercrime in the university Benin?

Aims and Objectives

The aim of this work is to understand the undergraduates' perception on Cybercrime and its effects on them. To achieve this aim the following objectives were pursued:

- To determine the opinions of undergraduate students on cybercrime.
- To determine its effects on the academic performances of students in University of Benin.

The restating of the research questions as well as the aims and objectives of this study was followed up with the presentation of the computed data; the data was quantified stated as well as depicted in pictorial forms through the aid of charts and tables.

As I mentioned earlier in the method of data analysis, I computed the data in two ways;

- i. The data gotten from the two campuses.
- ii. The data gotten from the different instruments of data collection i.e. interviews and questionnaires.

Data from the Ugbowo campus

INTERVIEW QUESTIONS

The results from the 140 interviews I carried out were collated and processed, below are the findings;

Question 1

Are you aware of cybercrime?

To which all 140 students interviewed answered yes to the awareness of cybercrime in university.

Awareness of Cybercrime	Percentage (%)	Number of students
Aware	100%	140
Unaware	0%	0

Source; 2023 field survey

Question 2

What is your personal opinion towards the topic?

53% of the students I interviewed expressed that their disapproval for the topic and some even went as far as calling it a cankerworm deep-rooted in society by institutional failure and they would never indulge in it. While 38%, on the contrary have a more lenient approach to the topic stating that it is the result of the government’s economic ineffectiveness and that it has helped them either directly as partakers of cybercrime or indirectly through someone who engages in it. 9% percent stated they had mixed feelings towards cybercrime i.e. they don’t agree with it or what it represents for them as a university/people but, they don’t reject it due to the financial hardships currently ravaging the nation.

Opinion on cybercrime	Percentage (%)	Number of students
Students that disprove	53%	74
Students that accept	38%	53
Students with equivocal opinions	9%	13

Source; 2023 field survey

Question 3

Why do you think cybercrime is so common among undergraduates in university of Benin?

There were a variety of answers to this question from the population asked; these answers were categorically organized into groups based on similarity: among the 140 people I interviewed, 48% of undergraduate students agreed that the major reason for the rampant rise of cybercrime is Poverty; the general term used to classify financial inadequacy i.e. not being able to provide some of the basic or complex necessities that students require.

Another 48% of students feel it comes down to peer pressure and trends, the strong desire to 'belong' to the popular crowd.

While the remaining 4% nailed it down to the increasing lack of job opportunities and avenues to make a decent income to fund a good standard of living.

Reason for commonality	Percentage (%)	Number of students
Financial inadequacy	48%	67
Trends & peer pressure	48%	67
Lack of financial opportunities	4%	6

Source; 2023 field survey

Question 4

Do you think cybercrime has any effect on the academic efficiency of undergraduate students and if so, what type of effect?

The results were as follows:

5% posited that cybercrime had a positive effect on the academic efficiency of students. In contrast, 76% argued that cybercrime had a prominent negative effect on undergraduate students, while 19% of the students interviewed believed that it had no effect on the academic performances of students.

Does Cybercrime affect students?	Percentage (%)	Number of students
Yes, positively	5%	7
Yes, negatively	76%	106
No effect	19%	27

Source; 2023 field survey

Question 5

Depending on your answer to the previous question, what aspects of the students' academic life do you feel cybercrime directly affects and why?

5% of the 140 students that I interviewed had the common opinion that cybercrime had a positive influence in the academic life of students. The 5% that posited this idea made mention of the ease of financial burdens that could hinder the progress and well-being of students in undergraduate universities. They mentioned examples such as school fees, recommended texts, shelter, household bills and consumption.

In contrast, a majority 76% of the students I interviewed had an opposing more common opinion. The central themes in the answers of the 76% of undergraduate students that answered negative with regards to the effects of cybercrime varied in the following ways; 60% of the students that said cybercrime had a negative effect said cybercrime does not allow for the student participating

in it enough time to direct towards their academics and the students end up lagging behind or worse, dropping out. 31% posited that it takes enormous mental strain on students keeping late nights for illegal; cyber-activities and this strain on their mental health (which is a big topic of discussion in society today) limits productivity. The last 9% in this group of students feel like it reduces the value of education in society, reason being that students start to lose faith in the rewards of the academic system which start to manifest down the line even though they are more permanent than the rewards of cybercrime which manifest earlier.

The 19% that agreed that cybercrime had no effect generally agreed that regardless of cybercrime, students will do what they want. Several gave samples backing their ideologies saying they have side jobs and extra-curricular activities that they were engaged in and they are still able to keep up with their academics, so to them cybercrime consists of no obstacles to academic efficiency and it depends on the student.

Reason for answer	Percentage of students (who chose the answers under the categories) (%)	Number of students
Yes, Positively	5%	Total 7
Financial stability	100%	7
Yes, Negatively	76%	Total 106
Not enough time for academic work	60%	64
Reduction in the value of education	9%	10
Mental strain on students	31%	32
No effect	19%	Total 27
Students will do as they wish regardless of cybercrime	100%	27

Source; 2023 field survey

Question 6

What ways do you feel that authorities can curb the spread of cybercrime on campus (if you feel there is need to)?

‘Enlightenment’ this was the most common theme though out this part of the interview was ‘Enlightenment’ as 31% of students understands this to be the way forward. The forms of enlightenment in this context varied from ideas such as Seminars held every session on cybercrime and cyber security to actually having these protective measures set up.

6% posited that if the government is more competent with their economic duties cybercrime would reduce. They also said it’s the duties of the government not the university as the university is an academic entity not an enforcer of law and this should be done by the publicly appointed or elected authorities whose duties are in line with the prevention of cybercrime as well penalizing offenders.

13% - the university system should be more rewarding to those with exceptional attitudes towards affairs of the school ranging from academics to other extracurricular activities such as sports and these incentives would be partnered with a calendar that allows for optimum learning by easing the workloads of both the students and the lecturers and the government should be able to provide sustainable jobs for them at least.

45% says it’s down to proper enforcement of the law and that trough this enforcement, the activity would drastically reduce. They believed that it couldn’t be curbed because of the ‘system’. The authorities would rather take pay outs just to make some quick cash than actually do their jobs and this is to the detriment of the academic system and institutional reforms are needed.

The remaining 5% felt that there wasn’t any need to do so because they were advocating the idea of cybercrime.

Ways cybercrime can be curbed	Percentage (%)	Number of students
Enlightenment & Sensitization	31%	43
Improvement of government fiscal policies	6%	8
Academic incentives from the universities	13%	19
Institutional reforms	45%	63
No need	5%	7

Source; 2023 field survey

The questionnaire results

For the ugbowo campus, I handed out a total of 650 questionnaires across all faculties in the school and the questionnaire contained the following questions;

The questions asked were as follows;

- Bio-data; age and Nationality.
- Are you aware of the increasing presence of cybercrime on campus?
 - YES
 - NO
- Which of the following best describes your opinion toward cybercrime?
 - APPROVE
 - DISPROVE
 - NO OPINION
- In your own words, briefly state why you think cybercrime is so common among undergraduate students in University of Benin.
- Do you feel cybercrime has any effect on the academic performances of undergraduate students on campus?
 - YES

- NO
- Which of the following best portrays the effect you feel cybercrime has on students?
 - POSITIVE
 - NEGATIVE
 - NO EFFECT
- Shortly state the reason for your answer above.
- In a brief statement, what do you feel the relevant authorities can do to reduce the spread of cybercrime?
- Concluding the questionnaire would be the section where they put down their department.

After the process of data gathering via questionnaires was complete, the data was collated and this was the processed information;

Question 1

Are you aware of the increasing presence of cybercrime on campus?

-YES

-NO

A 100% of students affirmed they were aware of cybercrime’s growing presence in the campus.

Awareness of Cybercrime	Percentage (%)	Number of students
Aware	100%	650
Unaware	0%	0

Source; 2023 field survey

Question 2

Which of the following best describes your opinion on cybercrimes’ growth in university of Benin?

-ACCEPTANCE

-DISPROVAL

-NO OPINION

12% of the 650 students accept the growth of cybercrime in University of Benin.

84% of students disprove of the growth of cybercrime in University of Benin.

4% had no opinion on it.

Opinion on cybercrime	Percentage (%)	Number of students
Students that disprove	84%	546
Students that accept	12%	78
Students with equivocal opinions	4%	26

Source; 2023 field survey

Question 3

-In your own words, briefly state why you think cybercrime is so common among undergraduate students in University of Benin.

As the question implies, I aimed to find from the students' perspective what the reason for the commonality of cybercrime in university of Benin is, the answers were generalized based on similarity i.e. different students may use different words but are saying the same thing when filling the questionnaires. These are the results;

81% attributed the cause to poverty

9% named institutional and governmental failure as the reasons for the spread of cybercrime in the University of Benin.

10% posited that it was all down to trend and peer pressure.

Cause of commonality	Percentage (%)	Number of students
Poverty	81%	527
Institutional failure	9%	58
Peer pressure	10%	65

Source; 2023 field survey

Question 4

Do you feel cybercrime has any effect on the academic performances of undergraduate students on campus?

-YES

-NO

96% answered yes.

4% answered no.

Does cybercrime affect students?	Percentage (%)	Number of students
Yes	96%	624
No	4%	26

Source; 2023 field survey

Question 5

Which of the following best portrays the effect you feel cybercrime has on students?

-POSITIVE

-NEGATIVE

-NO EFFECT

12% of students on the ugbowo campus answered positive.

86% of students answered Negative.

2% picked no effect.

How does cybercrime affect students?	Percentage (%)	Number of students
Positively	12%	78
Negatively	86%	559
No effect	2%	13

Source; 2023 field survey

Question 6

Shortly state the reason for your answer above.

I applied the same method i used in question 3 where I generalize the answers based on similarity and these are the results.

100% of the students that chose positive as their answer also chose ‘Financial stability’ as the reason for their choice.

The 86% that chose negative had three general reasons for why they posited that cybercrime had negative effects on students;

61% -Not enough time for academic work

28% -Reduction in the value of education

11% -a waste of time and energy

The 2% that picked no effect generally said that students will do as they wish (academic wise) no matter the circumstances.

Reason for answer	Percentage of students who chose the original answers (%)	Number of students
Positive	12%	Total 78
Financial stability	100%	78
Negative	86%	Total 559
Not enough time for academic work	61%	341
Reduction in the value of education	28%	157
A waste of time and energy	11%	61
No effect	2%	Total 13
Students will do as they wish regardless of cybercrime	100%	13

Source; 2023 field survey

Question 7

In a brief statement, what do you feel the relevant authorities can do to reduce the spread of cybercrime?

-66% chose enlightenment and sensitization on dangers of cybercrime.

-21% chose creation of more and better paying jobs in every sector of the economy to ward youth off illegal activity.

-13% chose improvement of cyber security technological measures online since the cyber space/ internet is where the crimes are committed.

Ways to curb cybercrime	Percentage (%)	Number of students
Enlightenment and sensitization	66%	429
Creation of more jobs	21%	136
Tech. improvement and cyber security	13%	85

Source; 2023 field survey

This marked the end of the questionnaires from the Ugbowo campus.

The presentation of the Ekenhuan data

The interview and questionnaires that were held and distributed respectively were the same so the results are below.

In the Ekenhuan campus, I interviewed 10 students across the campus and the results of the interview are below;

- Approach a selected student and briefly explain the study (Cybercrime) and purpose of research (finding out its perception and effects on undergraduate students).
- Ask the student their name for informality; it will not be recorded along with the data needed.
- Ask the student their bio-data, age, nationality and department for proper execution of the research methodology.
- Proceed to the body of the interview; ask the student if they are aware of the concept of cybercrime.
- Ask the student what their personal opinion towards cybercrime is.
- Go on to ask the student if they think cybercrime affects the academic efficiency of undergraduate students?
- Ask the student a follow up question; how do you think cybercrime affects the academic efficiency of students?
- Conclude by asking the student what ways they think relevant authorities can curb the spread of cybercrime?

Question 1

Are you aware of cybercrime?

100% of the students affirmed to the knowledge of cybercrime in campus

Awareness of Cybercrime	Percentage (%)	Number of students
Aware	100%	10
Unaware	0%	0

Source; 2023 field survey

Question 2

2. What is your personal opinion towards the topic?

90% of the 10 students I interviewed enunciated that they disprove of cybercrime and posited that it's detrimental to both students and society. While only 10% accept it as a means of 'keeping one's head above water'.

Opinion	Percentage (%)	Number of students
Disprove	90%	9
Accept	10%	1

Source; 2023 field survey

Question 3

3. Why do you think cybercrime is so common among undergraduates in university of Benin?

100% of the students said that the main reason for the reason for the increase of cybercrime in University of Benin was the financial inadequacies of students to provide for themselves, they stated that the reason for the financial inadequacies were from the short comings of the governmental authorities on their part to improve the economic situations for their constituencies and the people in them

Cause of commonality	Percentage (%)	Number of students
Financial inadequacy	100%	10

Source; 2023 field survey

Question 4

4. Do you think cybercrime has any effect on the academic efficiency of undergraduate students?

100% of them said yes, cybercrime does have effects on academic students.

Does cybercrime affect students	Percentage (%)	Number of students
Yes	100%	10

Source; 2023 field survey

Question 5

5. Ask the student a follow up question; how do you think cybercrime affects the academic efficiency of students?

90% of the students interviewed posited that cybercrime had a negative effect on students and that these effects majorly summed up consisted of;

-Lack of value for education because they are financially comfortable in those moments so the degree they get from school is for nothing more than a showcase.

-Not enough adequate time to read.

How does cybercrime affect students?	Percentage (%)	Number of students
Negatively	100%	10
Reduction in value of education	90%	9
No time for academics	10%	1

Source; 2023 field survey

Question 6

What ways you think relevant authorities can curb the spread of cybercrime?

50% of the students said the students and youths should be enlightened and sensitized on the negative effects of cybercrime on them and the economy.

50% of them answered that the only path to real change in the trend of cybercrime is through the government making policies that would bolster economic growth and the growth would come with investments which would lead to the creation of more jobs and an increase in the standard of living.

Ways to curb cybercrime	Percentage (%)	Number of students
Enlightenment/Sensitization	50%	5
Economic reforms	50%	5

Source; 2023 field survey

This marks the end of the necessary data needed from the interviews with all other information being formalities such as their names, ages and various departments. This would be followed by the information processed from the questionnaire.

The amount of students that were handed questionnaires on the Ekenhuan campus were 20 and these were the results;

Question 1

Are you aware of the increasing presence of cybercrime on campus?

YES

NO

A 100% of students were aware of cybercrime on the campus.

Awareness of Cybercrime	Percentage (%)	Number of students
Aware	100%	20
Unaware	0%	0

Source; 2023 field survey

Question 2

Which of the following best describes your opinion toward cybercrime?

ACCEPTANCE

DISPROVE

NO OPINION

85% of the students that answered the questionnaire disprove of cybercrime

15% of them accept it

No student answered the third option

Opinion on cybercrime	Percentage (%)	Number of students
Students that disprove	85%	17
Students that accept	15%	3

Source; 2023 field survey

Question 3

In your own words, briefly state why you think cybercrime is so common among undergraduate students in University of Benin.

100% of students answered poverty as the major propeller of cybercrime among graduates in university of Benin.

Cause of commonality	Percentage (%)	Number of students
Poverty	100%	20

Source; 2023 field survey

Question 4

Do you feel cybercrime has any effect on the academic performances of undergraduate students on campus?

- YES

- NO

100% of the students affirmed that cybercrime does have an effect on the academic performances of students.

Does cybercrime affect students?	Percentage (%)	Number of students
Yes	100%	20

Source; 2023 field survey

Question 5

Which of the following best portrays the effect you feel cybercrime has on students?

- POSITIVE

- NEGATIVE

- NO EFFECT

90% of students posit that cybercrime has a negative effect on students.

10% answered positive on the contrary.

How does cybercrime affect students	Percentage (%)	Number of students
Positively	90%	18
Negatively	10%	2

Source; 2023 field survey

Question 6

Shortly state the reason for your answer above.

The common theme among the answers of the 90% that chose negative was the lack of time and due attention to education as a consequence of indulging in cybercrime.

The 10% of students that chose positive had the idea of financial freedom and stability as a benefit of cybercrime.

Reason for answer	Percentage (%)	Number of students
Positive	10%	2
Financial freedom and stability		
Negative	90%	18
Lack of due attention to education		

Source; 2023 field survey

Question 7

In a brief statement, what do you feel the relevant authorities can do to reduce the spread of cybercrime?

40% of students agreed that proper improvement of laws and personnel that are properly trained in cyber security nationwide to combat cybercrime and cybercriminals.

50% of students' answers were pointing towards proper enlightenment on the dangers of cybercrime as a possible solution.

10% of students suggested economic reforms as the way to be free of the cybercrime problem.

Ways to curb cybercrime	Percentage (%)	Number of students
Improvement of cyber security institutions	40%	8
Proper enlightenment	50%	10
Economic reforms	10%	2

Source; 2023 field survey

This signifies the end of the data presentation from both campuses and in the next chapter I discussed and interpreted the findings to further the aim of answering my research questions.

CHAPTER 5 DISCUSSION AND SUMMARY OF RESULTS

5.1 DISCUSSION OF FINDINGS

The purpose of the discussion of findings is to interpret and describe the significance of your findings in light of what was already known about the research problem being investigated and possibly provide fresh new insights about the problem after taking findings into consideration.

Before going on to presenting the data, I took an excerpt from the statement of the problem in chapter 1.2 to reiterate the purpose of this study.

“Cybercrime accounted for about 43% of total monetary loss due to fraud in 2016 and as stated before, the perpetrators of cybercrime are averagely between the ages of 18-35 and are majorly comprised of undergraduate university students. (O. Ayantokun: 2006) hence understanding why cybercrime is so popular among students is a necessary obstacle to curb its rampage across youths.”

The aim of this research as stated in chapter 1.5 is to find out the perceptions, opinions and ideologies of undergraduate students in the University of Benin with regards with cybercrime and how these perceptions affected them and to accomplish this I formulated three research questions that I hoped to answer by the end of the data processing period and the research questions were;

1. How do undergraduate students perceive cybercrime?
2. Does cybercrime affect the academic performance of undergraduate students in university of Benin, if so, how?
3. How to curb the spread of cybercrime in the university Benin?

The data gotten from the interviews and questionnaires serve two purposes;

- i. The questionnaires were made to extend the level of my data by reaching out to more people
- ii. The interviews were made so I could get a deeper insight on the thoughts of the undergraduate students not just the two dimensional answers that come with questionnaires.

It is important to note that my research methodology for this research allowed for me to split the information got from the two instruments of data collection (interviews and questionnaires) and the two University of Benin campuses as well, so I will be presenting the data for them separately - the only reason for this is to see if the ideologies of the students from both campuses varies - then generalize answers based on the majority. I will repeat this process until I have general answers from both campuses and instruments of data collection.

The discussion of findings for the Ugbowo campus’ data with respect to the first research question

The answers to questions 2-4 in the interview and questionnaires gave me a complex but qualitative understanding of the perceptions of undergraduate students in university of Benin, I presented the data in a tabular form below;

Its important to note that the percentages in the figures below are mean deviations from the results of the interviews and questionnaires as stated in the research methodology.

Interview questions	Percentages		
Ideology towards cybercrime	69% disprove of it	25% accept it	6% are equivocal
Cause for commonality	Financial inadequacy – 65%	Peer pressure - 29%	Economic/institutional failure – 3%
Does cybercrime affects students?	Yes, positively- 9%	Yes, negatively- 81%	No effect-10%

With this table, I deduced the general perception of cybercrime from the perspective of the students in the ugbowo campus;

All students in the Ugbowo campus are aware of cybercrime and though majority of the students in the university disprove of it because of the economic, legal and moral implications, there is a significant population within the school that accepts cybercrime and see it as a personal solution to the economic regression they currently find themselves in. Almost all the students however,

attribute the cause of the commonality of cybercrime on campus to the financial inadequacies of students to provide primary as well as secondary needs and wants and this coupled with the massive wave of peer pressure caused by the financial disparity between the more financially adequate students has propelled students to look for new ways to close or bridge that gap. More often than not, the ‘new way’ ends up being cybercrime.

To the students here cybercrime is a tool, an instrument to bridge and break social barriers financially and foster personal development through acquisition of wealth, a result of the institutional failure of the government.

The discussion of findings for the Ekenhuan campus’ interview data with respect to the first research question

Interview questions	Percentages	
Ideology towards cybercrime	88% disprove of it	12% accept it
Cause for commonality	Financial inadequacy – 100%	
Does cybercrime affects students?	Yes, negatively – 100%	

Similar to the Ugbowo campus, almost all the students in the Ekenhuan campus disprove of cybercrime positing that it is detrimental to the student and too society and they too acknowledge financial inadequacy as the reason for the widespread of cybercrime, all students can agree it has a negative impact on students.

From the review of past literature and research from other scholars, I have an idea of what generally drives people to engage in cybercrime, Ayantokun (2006) gave two types of causes for the rise in cybercrime among undergraduates, in his words;

“The primary causes include the prevalence of poverty and weak educational system. The secondary cause can be trace to greed, corruption and "get rich quick" syndrome. The high level of corruption and the spread of poverty are seen as the main cause of cybercrime in Nigeria among university undergraduates. Most Nigerian undergraduates are said to be living below the poverty line (below \$1 (#560.50) per day). Over 5 million Nigerian university undergraduate

have no hope of what to do when they graduate from the University. Hence they resort to cybercrime as a means of paving ways for tomorrow.”

This is in line with the perception of undergraduate students of university of Benin as shown in the data presented.

The second research question - Does cybercrime affect the undergraduate performance of students in University of Benin?

Ugbowo

Shaded answer – The effect The answer(s) below are reasons for effect	Percentage of students (who chose the answers under the categories) (%)
Yes, Positive	9%
Financial stability	100%
Yes, Negative	81%
Not enough time for academic work	60%
Reduction in the value of education	19%
Mental strain on students and a waste of time	21%
No effect	10%
Students will do as they wish regardless of cybercrime	100%

Ekenhuan data

Shaded answer – The effect The answer(s) below are reasons for effect	Percentage (%)
Yes, Positive	5%
Financial freedom and stability	100
Yes, Negative	95%
Lack of due attention to education	

Again through this table we can see that to students, financial adequacy is the only advantage undergraduate students can think of when it comes to cybercrime and some would argue that as pros and cons, financial stability is enough of an advantage to the students that they would ignore the disadvantages and even though the students majorly agreed that cybercrime is detrimental to the academic progress of students they continuously indulge in it risking a regression in academic success because of factors such as; reduced amount of time towards academics, enormous mental strain on students which could result in the deterioration of academic output and more large scale problems such as reduction in the value of the academic system in society; this is because students value the temporary but immediate reward of cybercrime than the more permanent but down the line rewards of the academic system. Many of these fraudsters patronize cyber cafes, browsing the internet all night, sending scam mails to unsuspecting victims (Adesina:2012) However, with the mobile phone all these are accessible to people and there is a very little possibility that a student could recurrently stay up late at night and still be productive during the day thus leading to a state of academic stagnancy.

The third research question on how cybercrime can be curbed/reduced in university was answered with two major solutions which were;

Ways of curbing cybercrime	Percentages
Proper enlightenment and sensitization	49%
Economic and institutional reforms	29%
Academic incentives and other means	19.5%

There was a 2.5% faction of students that didn't recommend any means of curbing cybercrime because they were advocates of the crime and in their own words 'they had no interest in the economy beyond their household' but what they don't realize is that ultimately, their household is in the superstructure of the economy and the state of the economy will always affect the state of the household.

5.2 Recommendations

Cybercrime is a problem that has attacked the economic and academic growth of the country for decades; it's ironic that the growth of cybercrime itself is a result of the failures and shortcomings of the economic and academic institutions. Thus, an unending cycle created. From the studies I've carried out, I have drawn out several recommendations that would help curb the spread of cybercrime in universities and among youths. These recommendations are aimed at the foundations of society because the roots of cybercrime are also firmly placed in society. These recommendations are;

1. Economic reforms in Trade; Trade is an engine of growth that creates better jobs, reduces poverty and increases economic opportunities. According to the World Bank; trade liberalization increases economic growth by an average of 1.0 to 1.5 percentage points, resulting in 10 to 20% higher income after a decade. The increase in domestic trade is a strategy that will combat cybercrime through the creation of jobs and increase domestic value and ultimately the standard of living, as well as its effects on investments, technology and innovation. These will all lead to an increase in poverty in Nigeria and as stated before, poverty is one of the major causes of cybercrime and the reduction in poverty will lead to a reduction in cybercrime.

2. Academic reforms; this encompasses two themes; The first is Education and enlightenment while the second is institutional reforms. Over the past decade, digital media has had a significant role in redefining the global economy and has created more work opportunities for youths in the society. This level of exposure also welcomes avenues for malpractice and misuse of the internet. This has necessitated a need for additional education regarding the dangers of cybercrime and the importance of information safety for all target groups, constant education is needed as well as preventive techniques. Institutional reforms cover the improvement of the tertiary system of education and the merits that come with it. Students' lack of faith in the rewards of the academic institutions and their degrees in the country has played a role in the surge of cybercrime as we see it today.

5.2 CONCLUSION

Cybercrime is a tool, an instrument that undergraduate students have used to combat poverty over the years however, it's a double edged sword that continues to inflict wounds on the wielder. It's a result of years of institutional and economic demise which separates our society into classes with ridiculous margins and the consequences of this increase in cybercrime are suffered by all.

I believe that sensitization and enlightenment can go a long way in educating students on how partaking in cybercrime can go on to affect them and impact their future however, doing this without creating for them more sustainable and legal ways of providing for themselves adequately, they will ultimately source for ways to do it themselves and that is what continues to expand the problem we have with cybercrime in Nigeria.

Furthermore, the relevant authorities should seek to improve the rewards of the academic system in a bid to renew the faith the students and citizens should have in it. The Nigerian academic system isn't as recompensing as it should be for the investment students put in it. Good degrees don't guarantee good jobs these days and this ultimately leads to the inevitable loss of value for the academic system and this makes people look for other means to 'make it' and acquire wealth and not all these means end up being legal.

This is why I posit that economic and institutional reforms are the only true way to see any impact of a downward trend in cybercrime in Nigeria and among undergraduate students. Whether it's through the creation of jobs or improvement of fiscal policies to provide room for economic growth, these will go a long way in the long run to reduce the spread of cybercrime.

In conclusion of this chapter, I have been able to understand cybercrime from the students perspective, it's a tool to them against the force of poverty and that tool in the long run has since served to the detriment of them in exchange for short term rewards and while they share some of the blame for indulging it, I believe this is the result of years of institutional failure to meet up to the needs of the people, university students or otherwise and while I believe that cybercrime can never truly be 100% eradicated, its presence can be reduced to the minimum and It's up to the relevant authorities to take this bull by its horns and enforce proper actions and set up policies that will reduce the necessity of cybercrime in our universities and extend to our society.

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