

Parents' Socio-Economic Status as a Predictor of CyberCrime Behaviour among Undergraduates in South-South Nigeria

E. O. Egbochuku (Prof)

*Department of Educational Evaluation and Counselling Psychology
University of Benin, Benin
mamandidi@yahoo.co.uk*

Osarobo Festus Ekinoyomwando

*Equal Empowerment Initiative for Grassroots
Benin City, Edo State
festusosarobo@gmail.com*

Abstract

This study investigated parents' socio-economic status as a predictor of cybercrime behaviour among undergraduates in South-South geopolitical zone of Nigeria. The population for this study consisted of 316,280 undergraduates from public universities in South-South geopolitical zone of Nigeria. This study adopted the survey research design using correlational approach. The sample size for this study was 1,800 undergraduates from twelve public universities in South-South Geopolitical Zone of Nigeria, selected using multi-stage sampling procedure. The instrument for this study was the Cybercrime Behaviour and Parent's Socio-Economic Status Questionnaire (CCBPSESQ). Data collected were analysed using linear regression analysis. The finding from this study established that parents' socio-economic status significantly predicted undergraduates' cybercrime behaviour. It is recommended, among others, that parents and guardians should inculcate positive value systems in their children and wards as they grow up. This will help curtail pressure to engage in cybercrime behaviour.

Keyword: Parents' socio-economic status, cybercrime, behaviour, undergraduates, south south.

Introduction

Cybercrime is becoming one of the fastest-growing Internet "businesses" in Nigeria. Some undergraduates may have embraced cybercrime as a way of life; some may have become rich; some others may have been caught by the law; and some may have lost their lives due to cyber voodoo (using black magic for internet fraud). Some undergraduates want to live a comfortable life without engaging in any legitimate work; defrauding others through the Internet becomes their fastest means of achieving their aims. Cyber fraud is the most

dominant and most popular form of cybercrime behaviour among undergraduates in Nigeria that is resulting in huge intellectual, economic and financial losses. Cyber fraud is different from theft because Internet fraud victims willingly and knowingly provide the necessary information, monies, or properties to the perpetrator. Cybercrime is not an exclusive preserve of Nigeria, as it is a global phenomenon. But the current unprecedented and massive exhibition of cybercrime behaviour by some Nigerians, especially her undergraduates, makes it a serious challenge that requires urgent attention.

According to Warf (2018), cybercrime is a type of fraud or deception that makes use of the Internet and could involve hiding information or providing incorrect information to trick victims and extort money, property, and an inheritance from them. Cybercrime is not considered a distinctive crime but it covers a range of illegal and illicit actions that are committed within cyberspace. Cybercrime is a criminal activity, in which a criminal offense is committed with the intention to harm an individual or a group of people, institution or nation, using information communication technology available in the internet services and computer to trick victims to part with their money, properties, inheritance, other valuables and may involve harming institutions or nations. According to Attrill-Smith and Wesson (2020), cybercrime is an offence committed against an individual or group of individuals with a criminal motive to intentionally harm the reputation of the victim or cause physical or mental harm to the victim directly or indirectly, by using modern telecommunication networks such as the Internet and computers. The introduction of the Internet to Nigeria did not only advance the state of technology in the country, but also birth cybercrime.

Families are the first socializing unit of any child and one of the strongest socializing forces in a person's life. They teach children to control unacceptable behaviour, delay gratification, and respect the rights of others. These same families can also teach children aggressive, anti-social and violent behaviour. Igba and Usulor (2016) observed that many Nigerian parents have neglected their role of supervising their children. These juveniles are left alone to do as they wish. Due to the harsh economic reality that has plagued the nation, some parents may encourage their children to be involved in anti-social behaviours. Many may blame the family for not doing much to inculcate good morals in their children before sending them to the school and world. With the current happening in the society today, the surge of internet fraud among juveniles is on the high (Ulo, 2022).

The rising cases of cybercrime may be connected to the fact that families are negligent of their roles. Nigeria as a nation is currently experiencing economic turmoil with a high rate of unemployment among her graduates. There are issues of erosion of values of integrity, indiscriminate assimilation of foreign tradition and quick-money syndrome. According to

Ibrahim (2016), the “Yahoo boys” phenomenon in Nigeria has impacted negatively on the socio-economic status of families as it is done mainly for financial gains. The traditional African values frown at illegality, especially stealing. The African adage that says “I would rather become a slave rather than steal” is a pointer to the fact that in the past, stealing of any sort was unacceptable. But in recent times, crimes such as cybercrime and Internet robbery are pronounced, and proceeds of such crimes are warmly received by some families and some social institutions. The traditional values of integrity, diligence and honour may have been replaced by money. With this erosion of values and concomitant political uncertainty, economic turmoil, high rate of youth unemployment and underemployment, it is unlikely that there will be complete stop to cybercrime behaviour in the country. This socio-demographic factor (parent socio-economic status) may have been implicated to influence cybercrime behaviour among youths.

Parents’ socio-economic status is a way of describing people based on their education, income, and type of job. Socio-economic status is usually described as low, medium, and high. People with a lower socio-economic status usually have less access to financial, educational, social, and health resources than those with a higher socio-economic status. As a result, they are more likely to be in poor health and have chronic health conditions and disabilities. The American Psychological Association (APA) defines socio-economic status (SES) as “the social standing or class of an individual or group” (APA, 2018). SES has been commonly used as a latent construct for measuring family background (Bofah & Hannula 2017). Parents’ socio-economic status (SES) refers to the social and economic standing of a family, which is often measured by a combination of factors including income: (the amount of money earned by the family), education (the level of education attained by the parents) and occupation (the type of work the parents do).

In the absence of parents, the guardians’ income, education and occupation was used to measure the child parents’ socio-economic status in the current study. Parent’s socioeconomic status may have also contributed to undergraduates’ involvement in cybercrime. Remarkably, some parents may have little or nothing to offer regarding good morals and value systems, and this may encourage their children to make wealth not minding the method of its acquisition. A child from such a home learns whatever he/she likes outside the home from peer groups and such learning can be dangerous (Ulo, 2022).

Adejoh et al. (2019) reported that 71% of Nigerian households are poor with half of this classified as core poor or very poor. About 77% of the urban and 68% of the rural family is considered poor. The greater majority of the juveniles are poor. The poverty level of the rural people affects the juveniles negatively, and it leads to internet fraud. Achievement in terms

of material wealth has taken centre stage in every facet of the Nigerian society, as most juveniles today now want to make it at all costs. With their socio-economic situation, many may travel out of the country to other neighboring counties to engage in internet fraud (Fasanmi et al., 2015).

Akeusola (2023) examined the connection between parental pressure and cybercrime engagement among Nigerian youth in tertiary institutions. The rise in technology has reshaped interactions and activities, leading to increased online engagement in Nigerian tertiary institutions. However, concerns about the negative consequences, specifically cybercrime behaviour, have arisen. The study aimed to understand the influence of parental pressure on youth experiences, explore links between parental pressure and cybercrime, and identify mediating factors. Employing a quantitative approach, a questionnaire survey was administered to undergraduate students in Nigerian tertiary institutions. The sample consisted of 400 participants from Lagos State University and Yaba College of Technology, and they were chosen through multistage cluster sampling. Regression analyses revealed negative associations between parental pressure indicators and academic performance, psychological well-being, and decision-making processes among Nigerian youths. The study found that heightened parental pressure increases the likelihood of youth engaging in cybercrime to meet academic and career expectations. Mediation analyses indicated the pivotal roles of personal motivations, socioeconomic backgrounds, and psychological attributes in mediating the relationship between parental pressure and cybercrime involvement.

Suleiman (2017) investigated parental socio-economic status and e-crime among the undergraduate students of universities in South-West Nigeria. The study examined the effects of social and economic conditions of parents on e-crime. Cross sectional survey was used to generate data for the study, while multi-stage sampling was used to select eligible respondents. Three hypotheses were formulated for the study, and they were tested using Chi-square technique. The study found that parental education, parental income and parental occupation have a significant relationship with e-crime.

Muraina and Muraina (2015) investigated peer pressure, parental socio-economic status, and cybercrime habits among university undergraduates in South-western Nigeria. This study examined the influence of peer pressure and parental socio-economic status on cybercrime habits among faculty of education undergraduates in Southwestern Nigeria. A descriptive research design of ex-post-facto was used in the study. Six hundred respondents were selected from three selected states (Ogun, Oyo & Lagos states) in southwestern Nigeria. Four research questions were raised and answered in the study. The result showed that there was a significant relationship between peer pressure and cybercrime habits among undergraduate

adolescents, parental socio-economic status and cybercrime habits among undergraduate adolescents ($r=.663$; $P<0.05$), peer pressure and parental socio-economic status when pulled together have significant contributions to the cybercrime habit among undergraduates and each of the independent variables made a significant contribution to the prediction of cybercrime habit among undergraduates.

Habeeb et al. (2024) examined the relationship between peer pressure, socio-economic status, gender difference and cybercrime tendencies of undergraduate students. To this aim, a descriptive survey design of the correlational type was employed. This study used a multi-stage sampling technique. Three hundred university undergraduates made the study's sample. Data was collected using reliable instruments titled Cybercrime tendencies scale, Peer pressure scale, and Socio-economic status scale. From the results, the male undergraduates showed more cybercrime tendencies than their female counterparts. There were significant relationships between cybercrime tendencies and peer pressure, socio-economic status, and gender. Peer pressure made the most significant contribution, followed by socio-economic status and gender.

Adeoye and Yusuf (2024) investigated the influence of social media on cybercrime among undergraduates in tertiary institutions using Federal Polytechnic, Ilaro as a case study. Structured survey was used and was divided into many sections to ensure the collection of dependable data from the participants. Throughout each segment, targeted inquiries were directed towards the chosen participants. The initial portion employed data analysis to assess the extent to which undergraduate students utilising social media platforms are vulnerable to cybercrime. The subsequent section examines the elements that often contribute to the behaviour of undergraduate students at Federal Polytechnic, Ilaro. A total of 400 students were selected as participants for this study. The results show that 114 which represent 28.5 % strongly disagreed that parent's low socioeconomic standing encourages cybercrime and 286 respondents representing 71.5 % strongly agreed that parent low socioeconomic standing encourages cybercrime.

Ulo (2022) investigated socio-economic status and peer influence as correlates of juvenile involvement in internet fraud in Delta State, Nigeria. A correlational survey design was adopted while a questionnaire and in-depth interview were used as research instruments for data collection. The questionnaire was administered to a sample of 591 respondents and 24 respondents for in-depth interviews through the use of a multi-stage sampling method that was employed to randomly select respondents. Descriptive statistics was used to analyse the descriptive data comprising the bio-data in frequencies and percentages while the hypotheses were tested using Pearson Product-Moment Correlation (PPMC). The study concluded that

there is a very low negative correlation between family socioeconomic status and juvenile involvement in internet fraud, and also there is a moderate positive correlation between peer pressure influences and juvenile involvement in internet fraud; the lower the level of core family values, the higher the juvenile involvement in internet fraud and vice versa.

Statement of problem

Cybercrime behaviour poses a significant threat to individuals in today's digital age. With the increasing reliance on technology for various aspects of life, individuals are becoming more vulnerable to cyber-attacks. These attacks can have devastating consequences, both financially and emotionally. Cybercrime has severe emotional and psychological impacts on individuals. Victims may experience feelings of fear, anxiety, anger, and betrayal. They may lose trust in online platforms and become hesitant to engage in online activities. In some cases, the emotional trauma of cybercrime can lead to depression, sleep disturbances, and even post-traumatic stress disorder. Moreover, cybercrime can damage an individual's reputation. For instance, if a person's social media account is hacked and used to spread malicious content or engage in cyber bullying, it can tarnish the person's online image and lead to social isolation or even job loss.

The last three decades have seen a rise in the cases of cybercrimes in Nigeria and the world at large. Cybercrime is one of the fastest-increasing forms of computer crime and one of the most engaged crimes by Nigerian undergraduates and youths. Nigeria has been ranked as the leading country in West Africa for the conduct of malicious internet activities (Jegede et al., 2016). Undergraduates engage in cyber-criminal behaviour using different code names like "Yahoo Yahoo" and "Yahoo Boys." Cybercrime has changed the Nigerian economy, financial system, educational system, and value system. Undergraduates' love for material things is on the rise; they use internet gadgets (IPhones, phones, and laptops), buy executive clothes, exotic cars, and rent luxury apartments. Some undergraduates may be influenced into cybercrime as a result of pressure from their friends. Imitations and follow-up syndrome may have made a lot of undergraduates to engage in crime. Some undergraduates may engage in cybercrime behaviour because they are from wealthy family and as such they have at their disposal internet facilities and computers; some other undergraduates may engage in cybercrime behaviour because of the economic gap created by the society; these undergraduates from low income families wish to cover this economic gap and as such, engaging in cybercrime become their fastest means. The interplay between parental socio-economic status remains relatively unexplored in South-south geopolitical zone of Nigeria. This study therefore addressed this gap by investigating the extent to which parents' socio-economic status predicted cybercrime behaviour among undergraduates.

Research question

1. To what extent does parent's socio-economic status predict cybercrime behaviour among undergraduates in South-South Geopolitical Zone of Nigeria?

Hypothesis

Ho1: Parent's socio-economic status does not significantly predict cybercrime behaviour among undergraduate in South-South Geopolitical Zone of Nigeria.

Methodology

This study adopted the survey design, using the correlational approach. The study sought to predict cybercrime behaviour by the changing patterns of parents' socio-economic status. The population for this study consisted of 316,280 undergraduates from public universities in South-South geopolitical zone of Nigeria. The sample size for this study was 1,800 undergraduates from the six states in South-South Geopolitical Zone of Nigeria. The multi-stage sampling procedure was employed in the study. In the first stage, the stratified random sampling technique was used. Next, simple random sampling technique was used to select twelve (12) universities out of the nineteen universities in South-South geo-political zone of Nigeria. In the third and final stage, the simple random sampling technique was used to select 150 undergraduates from each of the twelve (12) selected universities.

The instrument that was used for this study is the Cybercrime Behaviour and Parents' Socio-Economic Status Questionnaire. The instrument is a collection of items from other instruments that were adapted from different instruments. The Cybercrime Behaviour and Parents' Socio-Economic Status Questionnaire has two (2) sections; section A and B. Section A is Eigbadon (2015) Internet Fraud Behaviour Scale, which was modified from a 23-item scale presented in a 5-point Likert format to 20 items on a 4-point Likert scale. Three items that were direct statements were removed, for example, "internet fraud is a way of making fast money" and "whether economic situation improve or not, it is fun making money from people through the net". There was need to present the instrument on a 4-point Likert format so as to remove central tendency bias, which can dilute the strength of the responses. Analyzing data without a neutral category is slightly simpler, because the researchers were directly comparing positive and negative responses. Section B is parent's socio-economic status information, modified from Hollingshead's (1975) four-factor index. It was modified from 4 items to 3 items. Only one item, which is the participant's name, was removed because the participant's names are not necessary. The reliability of the original scales was determined by the alpha (α) coefficient. This was based on calculating the consistency of each scale, on one hand, and the internal consistency of the total questionnaire, on the other hand. In establishing the reliability of the instrument for the study (cybercrime behaviour and parent's

socio-economic status questionnaire), the instrument was administered to twenty-three (23) respondents in one of the state universities in Edo State that was not part of the sample but part of the population. The reliability analysis yielded an index of 0.92 for parent's socio-economic status subscale and 0.93 for the internet fraud behaviour subscale.

Presentation of results

H01: Parents' socio-economic status does not significantly predict cybercrime behaviour among undergraduates in South-South Geopolitical Zone of Nigeria.

Table 1: Simple regression analysis of parents' socio-economic status and undergraduates' cybercrime behaviour in South-South Geopolitical Zone of Nigeria

Model		Sum of Squares	Df	Mean Square	F	Sig. (P-Value)
1	Regression	6744.845	1	6744.845	183.52	.000
	Residual	51381.072	1398	36.753		
	Total	58125.917	1399			

R = .121, Adj. R-Square = .014, (.000 < .05). Significant.

Table 1 shows the result of the predictive regression analysis of parents' socio-economic status on undergraduates' cybercrime behaviour in South-South Geopolitical Zone of Nigeria. From the table, F= 183.52, p-value = .000. Testing at an alpha level of .05, the F-value is significant (.000 < .05); hence, the null hypothesis is rejected. Therefore, parents' socio-economic status significantly predicted undergraduates' cybercrime behaviour in South-South Geopolitical Zone of Nigeria. Also in the table, the Adjusted R-square value (.014) revealed that parents' socio-economic status accounts for 1.5 % of changes in undergraduates' cybercrime behaviour. It is ascertained therefore that parents' level of income, education and employment will determine if their undergraduate students will exhibit cybercrime behaviour.

Discussion of the findings

Finding from hypothesis one revealed that parent's socio-economic status significantly predicted undergraduates' cybercrime behaviour in South-South geopolitical zone of Nigeria. It is clear from the findings from this study that parents' socio-economic status (SES) predicted cybercrime behaviour. Undergraduates from higher SES backgrounds often have greater access to computers, the Internet, and sophisticated technological devices. While this access can be beneficial for education and development, it can also provide the necessary tools and opportunities for engaging in cybercrime behaviour if other protective measures are absent. Undergraduates from lower SES backgrounds might experience economic strain and

limited opportunities for legitimate financial success. This can lead them into cybercrime behaviour, such as online fraud or hacking for financial gain, as an alternative means to achieve material wealth or alleviate poverty. Also, many undergraduates perceive a significant gap between their family's economic situation and that of their peers or the wider society; they may feel deprived and turn to cybercrime behaviour.

The finding from this study was in agreement with the findings of Suleiman (2017), whose study found that parental education, parental income, and parental occupation have a significant relationship with e-crime. Finding from this study is also in agreement with the finding of Muraina and Muraina (2015), who found that parental socio-economic status made a significant contribution to the prediction of cybercrime habit among undergraduates. Adeoye and Yusuf (2024) found that parents' low socioeconomic standing encourages cybercrime; Habeeb et al. (2024) also found that there were significant relationships between cybercrime tendencies and peer pressure, socio-economic status, and gender. Peer pressure made the most significant contribution, followed by socio-economic status and gender. All these studies collaborated with finding from this study to show that parents' socio-economic status does predict cybercrime behaviour exhibited by undergraduates. Meanwhile, findings from Ulo (2022) revealed that there is a very low negative correlation between family socio-economic status and juvenile involvement in internet fraud. This was in disagreement with finding from this study. It is therefore established that undergraduate's parent's socio-economic status will predict their cybercrime behaviour.

Conclusion

This study fills a notable gap in the literature by providing an empirical evidence on the significant predictive role of parents' socio-economic status in undergraduates' cybercrime behaviour within the South-South Geopolitical Zone of Nigeria. This localized insight is vital for understanding the complex interplay of social factors and cybercrime in this understudied region.

Recommendations

It is recommended that:

1. Society should re-evaluate the societal norms and values that place too much emphasis on cheating.
2. Parents and guardians should help to build strong value systems among their children and wards as they grow up. This will help to curtail the pressure to engage in cybercrime behaviour.

Reference

- Adejoh, S. O., Alabi, T. A., Adisa, W. B. & Emezie, N. M. (2019). Yahoo boys phenomenon in Lagos metropolis: A Qualitative Investigation. *International Journal of Cyber Criminology*, 13(1), 1-20.
- Adeoye, K. T. & Yusuf, S. O. (2024). An Investigation of Influence of Social Media on Cybercrime among Undergraduates in Tertiary Institutions: (A study of Federal Polytechnic, Ilaro). *International Journal of Women in Technical Education and Employment*, 5(1), 56 – 67.
- Akeusola, B. N. (2023). Parental Pressure and Cybercrime Engagement among Youth in Nigerian Tertiary Institutions. *NIU Journal of Social Sciences*, 9(3), 117-125. <https://doi.org/10.58709/niujss.v9i3.1717>
- American Psychological Association (APA). (2018). Socio-economic status. Retrieved from <http://www.apa.org/topics/socioeconomic-status/>
- Attrill-Smith, A. & Wesson, C. (2020). The Psychology of Cybercrime. T. Holt, A. Bossler (Eds.), *The Palgrave Handbook of International Cybercrime and Cyber deviance*. Palgrave: Macmillan.
- Bofah, E. A. & Hannula, M. S. (2017). Home resources as a measure of socio-economic status in Ghana. *Large-scale Assessments in Education*, 5(1), 1–15.
- Eigbadon, G. E. (2015). Internet fraud scale. *Journal of Education and Social Research*, 5(2), 159-164. DOI: 10:5901/jesr.215.v5m2p159
- Fasanmi, S. S., Kaburuk, D. S., & Ariyo, A. B. (2015). Influence of psycho-social factors on youths' attitude towards Internet fraud in Nigeria. *Procedia-Social & Behavioural Sciences*, 182(2), 110-115. <https://doi.org/10.1016/j.sbspro.2015.04.745>
- Habeeb, O. A., Adesegun, O. O., Oluwaseyi, A. G., Udeme S. J. (2024). Peer pressure, Socio-Economic Status and Gender Difference on Cybercrime Tendencies of Undergraduates. *Journal of Pedagogical Sociology and Psychology*, 7 (1), 42-53 <https://doi.org/10.33902/jpsp.202528154>
- Hollingshead, A. A. (1975). Four-factor index of social status. Unpublished manuscript, Yale University, New Haven, CT.
- Ibrahim, S. (2016). Social and contextual taxonomy of cybercrime: Socio-economic theory of Nigerian cyber-criminals. *International Journal of Law, Crime and Justice*, 47(5), 44–57. <https://doi.org/10.1016/j.ijlcj.2016.07.002>
- Igba, D. I. & Usulor, B. E. (2016). Role of parents in value re-orientation of youths within families in Ehime Mbano Local Government Area Imo State. *International Journal of Education, Learning and Development*, 4(4), 49-59.
- Jegade, A. E., Elegbeleye, A. O., Olowookere, E. I., & Olorunyomi, B. R. (2016). Gendered alternative to cyber fraud participation: An assessment of technological driven crime in Lagos State, Nigeria. *Gender and Behaviour*, 14(3), 7672–7692.

- Muraina, M. B. & Muraina, K. O. (2015). Peer pressure, parental socioeconomic status, and cybercrime habit among university undergraduates in South-Western Nigeria. *International Journal of Technology in Teaching and Learning, 11*(1), 50-59.
- Suleiman, L. A. (2017). Parental Socio-Economic Status and E-crime among the Undergraduate Students of Universities in South-West of Nigeria. *Iranian Journal of Social Science and Humanities Research, 5* (3), 32-40. <https://doi.org/10.24200/jsshr.vol5iss03pp28-36>
- Ulo, E. (2022). Socio-economic status and peer influence as correlate of juvenile involvement in internet fraud in Delta State, Nigeria. *International Journal of Scientific and Research Publications, 12*(11), 305-320. <https://doi.org/10.29322/IJSRP>
- Warf, B. (2018). [*The SAGE Encyclopaedia of the Internet*](#). Sage Publications.