

## YOUTHS AND YAHOO TRENDS, IMPLICATION EFFECTS AND SOLUTIONS

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### ABSTRACT

The rising incidence of internet fraud, sometimes termed "Yahoo," has become a substantial socio-economic, ethical, and spiritual dilemma among Nigerian young. This study investigates the participation of Anglican youths in Yahoo activities, emphasising the socio-economic, cultural, and peer-related elements that influence engagement, the ethical and developmental consequences, and possible remedies. The study utilised a qualitative exploratory phenomenological approach to collect data from 20 purposefully selected participants, comprising juveniles engaged in cyber fraud, community members, and moral or religious mentors, via in-depth semi-structured interviews. Thematic analysis was employed to discern repeating patterns and analyse the data via the lenses of Social Learning Theory and Rational Choice Theory. Research indicates that socio-economic factors, including unemployment, poverty, and restricted educational prospects, alongside peer influence, social media exposure, and skewed cultural perceptions of riches, significantly drive teenage participation in Yahoo activities. The research indicates that participation in cyber fraud adversely impacts moral integrity, spiritual development, and socio-economic advancement, while eroding familial and communal values. Moreover, the Anglican Church and society at large encounter difficulties in confronting these habits due to weak preventive strategies, insufficient ethical direction, and societal acceptance of illegal wealth. The report advocates for a holistic strategy that incorporates economic empowerment, moral and spiritual education, digital literacy, mentorship programs, and community engagement activities to reduce teenage involvement in internet fraud. This study enhances comprehension of denominational viewpoints on cybercrime and provides pragmatic ways for fostering ethical behaviour, young development, and social integrity.

**Keywords:** Youths, Yahoo Trends, Implication Effects and Solution.

## Introduction

The escalating prevalence of internet fraud, generally known as yahoo, has emerged as a substantial socio-economic and ethical issue in Nigeria, with extensive repercussions for people, communities, and national progress (Enaikele et al., 2022). The participation of youth in these fraudulent activities has ignited a national discourse on ethics, the pursuit of economic survival, and the role of social and religious organisations in fostering responsible behaviour. The involvement of Anglican youths in yahoo activities raises further questions over the efficacy of value-formation processes within faith-based societies.

Research consistently indicates a gradual rise in youth participation in internet fraud nationwide, influenced by factors including economic adversity, unemployment, skewed perceptions of success, and societal pressures that prioritise material wealth as a principal measure of accomplishment (Eboibi & Ogorugba, 2023). Value shifts diminish the dignity of legitimate employment, erode community trust, and obstruct sustainable economic growth (Uddin et al., 2023). Although extensive conversations frequently underscore the overall engagement of Nigerian youths, rising trends among Christian and denominational organisations, particularly Anglican adolescents, underscore the necessity of comprehending how young individuals reconcile religious doctrines with involvement in fraudulent operations. These findings elicit wider sociological issues on the influence of families, communities, and social institutions in regulating juvenile behaviour and fostering ethical decision-making (Nwokedi et al., 2025). The legitimisation of illicit money in society has led to skewed ambitions among youth, affecting the definition and pursuit of success. These trends undermine the moral basis of communal life, necessitating a critical examination of the unique situations in which youngsters embrace or reject such behaviours.

The Anglican Church, as a prominent religious institution, is essential for moral education, spiritual growth, and young advancement. The participation of Anglican teenagers in fraudulent activities has considerable ramifications for their moral and spiritual development, their future socio-economic opportunities, and the integrity of the Church's doctrines about integrity, discipline, and responsible citizenship. Comprehending these implications is crucial for formulating contextually relevant interventions that tackle both the fundamental reasons and the behavioural consequences linked to internet fraud.

This study enhances current academic discussions regarding juvenile behaviour, cybercrime, and the influence of religious institutions on value reorientation. This study explicitly analyses Anglican youth in connection with Yahoo trends, investigates the implications of their engagement, and suggests pragmatic measures to alleviate adverse impacts. This study addresses gaps in the literature about denominational perspectives on teenage cybercrime and proposes strategies for enhancing moral guidance, ethical awareness, and positive youth participation within the Anglican community.

This study aims to elucidate the socio-economic and ethical factors influencing Anglican youths' participation in internet fraud, assess the repercussions of these activities on their moral, spiritual, and developmental trajectories, investigate the impact of youth engagement in such fraud on both the Anglican Church and society at large, and ultimately propose actionable strategies for the Church, families, and community organisations to mitigate and prevent such involvement. To guide this investigation, the study seeks to understand the socio-economic and moral factors that contribute to the involvement of Anglican youths in yahoo activities, examine the implication effects of these practices on their moral, spiritual, and developmental outcomes, explore how youth engagement in internet fraud influences both the Anglican Church and the wider society, and

finally identify practical solutions that the Church, families, and community structures can adopt to reduce and prevent such involvement.

### **Statement of the Problem**

In recent years, there has been a significant increase in young participation in cyber fraud, commonly known as "Yahoo Yahoo" in Nigeria and other regions of West Africa. This trend has emerged as a significant societal issue, since it not only fosters immoral conduct but also erodes the moral foundation of society and contributes to economic instability. A multitude of young individuals are enticed into these deceptive operations due to unemployment, peer influence, and the aspiration for rapid financial gain, frequently without comprehending the legal and social ramifications. The rising involvement of teenagers in Yahoo Yahoo prompts essential enquiries on the root causes, the immediate and enduring impacts on individuals and society, and the measures that might be adopted to mitigate this issue.

### **Aim and Objectives of the Study**

This study's objectives are as follows:

1. To identify the socio-economic and psychological factors driving youths into Yahoo Yahoo activities.
2. To analyze the social, moral, and economic consequences of youth participation in Yahoo Yahoo.
3. To evaluate the effectiveness of current interventions aimed at preventing youth involvement in cyber fraud.
4. To recommend sustainable solutions to reduce the incidence of Yahoo Yahoo among youths.

### **Research Questions**

The study was guided by the following research questions:

1. What socio-economic and psychological factors influence youths to engage in Yahoo Yahoo activities?
2. What are the social, moral, and economic implications of youths' involvement in Yahoo Yahoo?
3. How effective are current measures and interventions in preventing youth participation in Yahoo Yahoo?
4. What strategies can be implemented to reduce and prevent youth involvement in Yahoo Yahoo activities?

### **Literature**

Internet fraud among Nigerian youth has evolved into a multifaceted socio-economic and behavioural issue influenced by various interconnected causes. Research has consistently demonstrated that internet fraud is affected by socio-economic issues, including poverty, unemployment, and restricted economic prospects (Balogun et al., 2023; Loggen et al., 2024). These characteristics foster an environment where numerous young individuals perceive fraudulent internet activities as viable substitutes for legitimate jobs. In addition to structural impoverishment, several behavioural and social factors such as peer pressure, the aspiration for quick gain, and inadequate moral direction exacerbate the inclination to participate in "Yahoo" activities. High unemployment rates, inadequate educational systems, and societal pressures

compel young individuals to resort to illegal methods of survival (Eze et al., 2024). Umoh (2025) similarly underscores that unemployment and underemployment exacerbate the susceptibility of youth to criminality, whereas Surono and Widjaja (2025) indicate that the ongoing deprivation of quality education and entrepreneurial prospects intensifies economic dependency, constraining legitimate avenues for progress.

Killen et al. (2022) conduct research that offers a comprehensive global perspective by examining the disproportionate effects of systemic inequality on youth in emerging societies, so providing comparative insights that contextualise the Nigerian experience. Their research illustrates that constrained opportunities and systemic marginalisation influence juvenile conduct in numerous post-colonial countries. Amaefule (2022) correlates the expanding unemployment gaps and educational inequalities in Nigeria with heightened engagement in antisocial behaviours among adolescents. Adeyemo et al. (2024) emphasises the impact of peer influence and cultural expectations on the goals, motives, and socio-economic results of Nigerian adolescents, indicating that these dynamics frequently legitimise fraudulent behaviours as viable paths to success. The cultural history of the term "Yahoo" is essential for comprehending this phenomenon. While "Yahoo" first denoted an email and search-engine platform, the phrase has now informally come to signify cyber fraud perpetrated by adolescents. Research conducted by Vlasov et al. (2024) and Sitnova et al. (2022) demonstrates how socio-economic pressures and enhanced internet accessibility enabled the metamorphosis of "Yahoo" into an emblem of deceptive prospects. ADESOLA (2023) underscores that "Yahoo" has attained cultural legitimacy among specific adolescent subcultures, which perceive it as a respectable enterprise rather than a criminal act. The cultural and spiritual aspects significantly exacerbate internet fraud among Nigerian youngsters. Numerous research, like Vlasov et al. (2024), Sitnova et al. (2022), and Chukwu et al. (2023), indicate that the quest for riches via cybercrime is occasionally linked to conventional belief systems. These may encompass sacrifices, offerings, or consultations with spiritual entities thought to confer financial prosperity. The integration of technology with traditional metaphysics obscures the distinction between contemporary cybercrime and enduring cultural beliefs regarding magical routes to wealth.

In this conceptual framework, internet fraud is not solely a technological offence but also a socio-economic, cultural, moral, and psychological dilemma rooted in Nigeria's distinct history and contemporary circumstances. This study is guided by a conceptual framework that emphasises three fundamental components:

1. Structural and economic influences, including unemployment, poverty, and educational inequalities;
2. Social and behavioural influences, including peer pressure, normalisation of cyber fraud, and cultural narratives surrounding success;
3. Moral, spiritual, and psychological consequences, including deterioration of values, spiritual disconnection, and long-term personal and community impacts.

Together, these components explain the multidimensional nature of internet fraud among Nigerian youth, providing the foundation for the theoretical and empirical analysis that follows.

### **Theoretical Framework**

This study draws on two major theories Social Learning Theory (Bandura, 1977) and Rational Choice Theory (Cornish & Clarke, 1986) to explain how and why internet fraud has

become prevalent among Nigerian youth. These theories offer complementary perspectives, capturing both the social and cognitive dimensions of the behaviour.

### **Social Learning Theory (Bandura, 1977)**

Social Learning Theory posits that individuals acquire behaviours through the observation and imitation of others, especially prominent characters in their social milieu. Bandura posits that human behaviour is moulded through an ongoing interplay of personal characteristics, environmental influences, and behavioural patterns. The theory delineates four fundamental processes crucial for learning: attention, retention, reproduction, and motivation. These methods elucidate how individuals might attain behaviours indirectly, without direct exposure to reinforcement or punishment.

Social Learning Theory underscores the significance of observation, peer modelling, and the anticipated benefits linked to specific behaviours. In environments where specific behaviours, such as internet fraud, are glorified or socially reinforced, individuals are more inclined to emulate these behaviours. The idea posits that learning is not a passive endeavour; individuals actively analyse the behaviours they watch and assess whether emulating them will provide favourable results.

Despite its extensive applicability, Social Learning Theory has faced criticism for inadequately addressing individual differences, including personality traits, self-control, and intrinsic drive. Critics contend that not all persons who see deviant behaviour opt to replicate it, and that biological factors such as temperament or genetic predispositions are insufficiently included in Bandura's paradigm. Nonetheless, Social Learning Theory continues to be a fundamental framework for examining aberrant conduct, especially with peer influence and media exposure. Social Learning Theory offers a significant perspective for comprehending the proliferation of "Yahoo" activities among Nigerian youth. A multitude of young adolescents encounter fraudulent behaviours through peers, role models, and social media platforms, where perpetrators of cyber fraud often exhibit pecuniary success. These displays function as behavioural models that youth both notice and internalise. The ostensible benefits of "Yahoo" activities luxury goods, financial autonomy, and social acknowledgment generate compelling motivating motivations for emulation.

In both real and virtual networks, adolescents encounter friends who seemingly attain swift financial success through deceitful means. These observed consequences substantiate the notion that such behaviours are beneficial and achievable. Consequently, adolescents may employ deceptive tactics even in the absence of explicit guidance since the theory posits that behaviours associated with perceived rewards are more prone to imitation. Social Learning Theory elucidates the dissemination of cyber fraud through social and digital networks, leading to its normalisation among specific youth cultures.

### **Rational Choice Theory (Cornish & Clarke, 1986)**

Rational Choice Theory posits that individuals make decisions by evaluating the prospective advantages and hazards linked to their activities. Human behaviour, as per the notion, results from intentional and calculated decisions designed to optimise personal benefit. Individuals assess various aspects while determining participation in an activity: the perceived possibility of success, the probability of detection, and the severity of potential repercussions. Rational Choice Theory asserts that individuals engage in unlawful conduct when they perceive that the expected rewards surpass the possible repercussions. The theory posits that individuals behave rationally, even when participating in unlawful activities. It underscores the decision-making process rather than social or emotional factors.

Nonetheless, the hypothesis faces criticism. Academics contend that it reduces human behaviour to a simplistic model by presuming that all individuals possess equal access to knowledge and consistently behave rationally. Emotional, psychological, and social elements may impact decisions; nonetheless, the theory fails to sufficiently address them. Notwithstanding these constraints, Rational Choice Theory continues to exert significant influence in criminology and is extensively employed to elucidate several manifestations of aberrant conduct, including cybercrime.

Rational Choice Theory is especially pertinent for comprehending why adolescents participate in "Yahoo" activities despite their awareness of legal repercussions. A considerable number of Nigerian youths endure substantial economic adversity, restricted employment prospects, and precarious futures. Confronted with these hurdles, people may logically deduce that cyber fraud offers a prospect for financial profit that surpasses the apparent hazards. If the likelihood of prosecution is perceived as little and the possible benefits substantial, youngsters may regard fraud as a viable method for attaining economic stability. Furthermore, the idea elucidates why certain youngsters continue engaging in fraudulent behaviours while observing adverse repercussions experienced by others. Their decision-making is influenced by individual circumstances, perceived opportunities, and the conviction that they can achieve success where others have not. Rational Choice Theory enhances the analysis by emphasising the cognitive and economic considerations that drive fraudulent activity among Nigerian young. Internet fraud has emerged as a major issue in Nigeria, resulting in extensive financial losses and harm to both individual and institutional reputations. Research conducted by FRIDAY (2025), Ajibade (2025), and Onwunyi and Mmaduabuchi (2023) illustrates the significant incidence of fraudulent activities among Nigerian adolescents. These studies indicate that several young individuals, especially those from economically disadvantaged families, engage in phishing, identity theft, and various forms of online fraud.

Although these studies thoroughly show the prevalence of internet fraud, they inadequately explore its underlying psychological and social motivators. They fail to identify particular young demographics most vulnerable to fraudulent activity, hence constraining comprehension of the underlying motives involved. This study aims to investigate the interaction of psychological, social, and peer-related elements that contribute to fraudulent activity. A significant amount of research associates internet fraud with adverse economic conditions, such as poverty, unemployment, and insufficient economic possibilities (Ayodele et al., 2022; Remeikienė & Gaspareniene, 2023). These research indicate that several youths in economically deprived areas engage in internet fraud for survival. Restricted access to education and professional advancement exacerbates economic discontent, causing youth to view fraud as a viable substitute for conventional work. Nonetheless, these studies mostly emphasise economic incentives and neglect to examine other significant aspects, like peer pressure, cultural perceptions of wealth, and media influence. This study mitigates this constraint by examining the larger social and cultural factors that influence the behaviour of youngsters engaged in internet fraud.

Numerous studies have recorded the ethical and spiritual ramifications of internet fraud among adolescents. Studies indicate that fraudulent activities undermine moral norms, prompting youth to justify unethical conduct for financial benefit (Muttaqin et al., 2023). Spiritual repercussions may encompass remorse, psychological turmoil, and disconnection from moral or religious standards. Nonetheless, prior studies have inadequately examined the enduring impacts of internet fraud on individual well-being and societal cohesion. It has not investigated how religious institutions and moral education may alleviate the proliferation of cyber fraud. This study

addresses these gaps by examining the lasting moral, psychological, and spiritual consequences of fraudulent activity, along with potential protective factors derived from moral and religious frameworks.

Nonetheless, current research is constrained in multiple respects. They do not offer an exhaustive explanation of the interplay between peer dynamics and cultural and psychological variables. They also neglect long-term ethical and spiritual ramifications. This study bridges these gaps by synthesising economic, cultural, psychological, and spiritual factors to create a comprehensive understanding of internet fraud among Nigerian youth. The research indicates that internet fraud among Nigerian young is multifaceted, influenced by socio-economic challenges, cultural pressures, peer influence, spiritual beliefs, and moral decline. The theoretical approach utilises Social Learning Theory and Rational Choice Theory to elucidate how adolescents acquire fraudulent practices from peers and how they judiciously assess the perceived advantages of fraud in relation to potential risks. The empirical analysis indicates that although current research has extensively recorded the frequency and economic incentives of internet fraud, it has inadequately examined the psychological, cultural, social, and enduring spiritual ramifications.

The three theories collectively underscore the intricate relationship among economic deprivation, social modelling, cultural symbolism, behavioural decision-making, and moral deterioration. This integrated viewpoint allows the present study to address critical gaps in comprehension and formulate a more thorough explanation for the increase of internet fraud among Nigerian youth.

## **Methodology**

The study utilised a qualitative research design, suitable for examining intricate social phenomena like teenage participation in Yahoo Yahoo activities, where a comprehensive grasp of experiences, perspectives, and socio-cultural factors is crucial. The study sample comprised youths associated with Anglican churches in selected urban and semi-urban communities, selected for their different socio-economic conditions and differing levels of youth participation in church activities. Concentrating on Anglican youth enabled the study to examine moral, spiritual, and social factors within a religious framework, where ethical doctrines are highlighted yet actual socio-economic challenges may induce contradictory behaviours. This demographic offered a comprehensive and contextually relevant insight into the factors influencing participation in Yahoo Yahoo, its repercussions, and possible mitigation techniques.

Purposive sampling was employed to choose twelve participants with direct experience or knowledge of Yahoo Yahoo activities, guaranteeing that the collected data would be pertinent, concentrated, and capable of yielding significant insights. This non-probability sampling method is warranted in qualitative research as it emphasises depth of understanding rather than generalisability, enabling researchers to focus on information-rich cases. Data collection was executed via semi-structured interviews, providing participants the latitude to articulate their perspectives while maintaining uniformity across essential topic domains, including socio-economic determinants, moral and spiritual implications, and potential treatments. Reliability was established by conducting pilot testing of the interview guide and polishing questions for clarity, while validity was augmented through expert evaluation and triangulation with literature and observable patterns. The data were evaluated by thematic content analysis, which systematically discovered patterns and emergent themes, offering a cohesive framework for comprehending the interplay of structural, social, and moral elements that impact teenage engagement in cyber fraud.

This strategy enabled the study to obtain detailed insights into both individual and social aspects of the problem and to provide contextually relevant solutions.

## Results

### Research Question 1:

*What socio-economic and moral factors contribute to the involvement of Anglican youths in yahoo activities?*

**Table 1: Summary of Participants' Responses on Factors Influencing Youth Involvement in Yahoo**

Emerging Factors	Frequency (n = 12 participants)	Illustrative Extracts
Economic hardship and unemployment	10	"Most of us don't see any job waiting after school, so yahoo looks like the only open door."
Peer pressure and social influence	8	"If your friends are cashing out, you'll feel left behind if you don't join."
Desire for quick wealth and social prestige	9	"People respect you only when you have money, whether it's clean or not."
Weak moral accountability	6	"Some youths don't fear God anymore; they see yahoo as normal hustle."
Normalisation of illicit wealth in society	7	"Our society celebrates people with money but never asks how they got it."

The table shows that economic hardship, unemployment, and the pursuit of quick wealth dominate the motivations behind yahoo engagement. Peer influence and shifting moral values also contribute significantly. Although all participants acknowledged that the Anglican Church teaches honesty, the weakening of moral accountability among youths and the broader societal validation of wealth appear to reduce the impact of these teachings. The responses suggest that youth involvement in yahoo activities is rooted in a mix of structural and value-based conditions. Structural concerns relate to Nigeria's economic climate and limited employment opportunities. Value-based concerns indicate changing perceptions of success, where moral boundaries are increasingly blurred. The findings support the notion that social approval and economic survival are potent drivers of behaviour, even within faith-based groups that emphasise ethical conduct.

**Research Question 2:**

*What are the implication effects of yahoo practices on the moral, spiritual, and developmental outcomes of Anglican youths?*

**Table 2: Moral, Spiritual, and Developmental Implications Identified by Participants**

<i>Implication Effects</i>	<i>Frequency</i>	<i>Illustrative Extracts</i>
<i>Distorted moral judgement</i>	9	“After some time, yahoo starts to feel normal.”
<i>Reduction in spiritual commitment</i>	7	“They stop coming for prayers because they feel guilty or too busy.”
<i>Increased materialism and identity shift</i>	8	“Their sense of self becomes tied to money alone.”
<i>Strained family and community relationships</i>	5	“Parents complain that their children no longer listen to them.”
<i>Risk of arrest, psychological stress, and long-term insecurity</i>	6	“Every day they fear being caught, but they keep doing it.”

The table indicates that yahoo involvement profoundly reshapes the moral and spiritual orientation of Anglican youths. Participants emphasised the erosion of moral sensitivity, a decline in religious commitment, and heightened materialistic tendencies. Developmentally, youths face social disconnection and anxiety linked to the illegal nature of their activities. The findings suggest that yahoo practices do not merely produce financial gain; they generate moral dissonance and spiritual withdrawal. As youths become more entangled in fraudulent behaviours, they detach from religious oversight and community accountability. This represents a deeper identity shift that compromises long-term developmental trajectories, including mental health and social stability.

**Research Question 3:**

*How does the involvement of youths in yahoo activities affect the Anglican Church and the wider society?*

**Table 3: Effects on the Anglican Church and Society**

<i>Effects Identified</i>	<i>Frequency</i>	<i>Illustrative Extracts</i>
<i>Weakening of church moral authority</i>	8	“When church youths do yahoo, outsiders start doubting what the church teaches.”
<i>Loss of credibility and spiritual influence</i>	7	“People say the church is failing if its youths are still joining yahoo.”
<i>Increased societal distrust and moral decay</i>	10	“Yahoo is destroying trust in relationships, businesses, and community life.”
<i>Rising crime perception and security concerns</i>	6	“Communities fear police raids or arrests of known yahoo boys.”
<i>Decline in youth participation in church activities</i>	5	“Some stop attending youth fellowship because they don’t want to be questioned.”

The results demonstrate that youth involvement in yahoo tarnishes the public image of the Anglican Church. It creates doubts about the Church’s moral influence, contributes to societal distrust, and undermines internal youth participation. Societal effects are even stronger, with participants pointing to broader moral erosion and increased insecurity. Because the Anglican

Church traditionally upholds strong moral teachings, the presence of yahoo within its youth population creates reputational contradictions. Participants noted that external observers judge the church based on its youth behaviour, reflecting expectations that religious institutions should produce morally upright members. Societally, yahoo practices reduce social trust and contribute to the weakening of ethical norms across communities.

#### Research Question 4:

*What solutions can be adopted by the Anglican Church, families, and community structures to mitigate youth participation in yahoo activities?*

**Table 4: Proposed Solutions for Mitigating Yahoo Among Anglican Youths**

<i>Proposed Solutions</i>	<i>Frequency</i>	<i>Illustrative Extracts</i>
<i>Stronger moral and ethical teaching by the Church</i>	10	“Teaching needs to go beyond sermons; it should address real-life challenges.”
<i>Youth empowerment and employment initiatives</i>	9	“If youths have skills and jobs, they won’t see yahoo as an option.”
<i>Parental involvement and closer supervision</i>	7	“Parents need to know what their children are doing online.”
<i>Community-based mentorship programmes</i>	5	“Successful and honest people should mentor church youths.”
<i>Counselling, rehabilitation, and reintegration support</i>	6	“Those already involved need help to return to the right path.”

Participants emphasised practical, value-based, and economic solutions. While moral teachings remain essential, they cannot stand alone. Employment, empowerment, mentorship, and counselling emerged as key approaches for reducing youth involvement in yahoo activities. The table shows a holistic view of prevention: moral reinforcement must be paired with socio-economic support. The Church is expected to lead by offering spiritual guidance and practical skills training. Families also play a vital role in monitoring youth behaviour, while communities serve as support structures for reintegration.

#### Discussion of Findings

The study reveals that socio-economic pressures are primary drivers of Anglican youths’ involvement in yahoo activities. Participants consistently indicated that unemployment, poverty, and limited access to legitimate income-generating opportunities created a sense of financial desperation that made internet fraud a viable, albeit illicit, option. This aligns with Rational Choice Theory, which suggests that youths weigh potential gains against perceived risks and decide to engage in activities that maximise benefits as opined by Duell, N., & Steinberg, (2021). The data further underscore that peer influence and societal expectations intensify this effect, as young people observe peers achieving material success through fraudulent means and feel pressured to conform. Thematic analysis shows that socio-cultural factors, including the societal glorification of wealth and distorted perceptions of success, also play a crucial role in shaping engagement in cyber fraud. These findings demonstrate the intersection of economic hardship, peer influence, and social norms in motivating youth behaviour.

Regarding the moral, spiritual, and developmental implications, findings indicate that participation in yahoo activities erodes ethical values, fosters spiritual detachment, and undermines personal development, this aligns with the findings of Osuntuyi, et al., (2021). Respondents

highlighted experiences of guilt, moral conflict, and detachment from religious practices, reflecting a moral compromise driven by immediate financial incentives. The Social Learning Theory helps explain this behaviour, as youths emulate fraudulent practices observed in peers, online communities, and social media platforms, which normalises unethical behaviour. Participants reported decreased engagement in spiritual and communal activities, highlighting how fraudulent practices weaken social bonds and reduce adherence to moral codes. The findings suggest that repeated involvement in such activities may have long-term consequences, including compromised decision-making, identity conflicts, and reduced employability due to moral and legal infractions.

The study also examined the broader implications for the Anglican Church and society. Findings reveal that youth participation in cyber fraud challenges the Church's moral authority, undermines its efforts in ethical education, and diminishes the credibility of religious guidance. Respondents noted that witnessing youths engage in fraudulent activities while maintaining religious affiliation creates cognitive dissonance and poses a challenge to communal value systems. Beyond the Church, society suffers from weakened trust, increased economic losses, and heightened perceptions of moral decay, indicating that individual acts of cyber fraud reverberate across community and national structures. These results demonstrate that youth behaviour in the digital domain cannot be treated solely as a private or individual concern, but as a social phenomenon with ethical, cultural, and economic ramifications.

Finally, the findings underscore the need for practical solutions that combine moral, social, and economic interventions. Participants emphasised that family support, mentorship, moral and ethical education, and community-based initiatives are critical for reducing youth engagement in cyber fraud. Programs that promote legitimate income opportunities, vocational training, and positive peer networks were considered effective in addressing both the immediate financial motives and the underlying social pressures. The study highlights the importance of an integrated approach, combining the Church's moral influence with tangible socio-economic support, to produce sustainable behavioural change. These interventions are particularly relevant given the observed normalization of fraudulent practices within youth peer groups, demonstrating that moral guidance alone is insufficient without practical pathways to economic empowerment.

In sum, the findings illustrate a complex interplay between socio-economic pressures, peer influence, cultural norms, and moral erosion in shaping the involvement of Anglican youths in yahoo activities. Youths are motivated not only by financial need but also by societal definitions of success, peer modelling, and the perceived normality of cyber fraud Odinka, et al., (2023). The moral and spiritual consequences are profound, affecting individual development and challenging the ethical influence of religious institutions. Effective mitigation requires a holistic strategy that integrates ethical instruction, socio-economic empowerment, mentorship, and community engagement. This comprehensive approach addresses both the motivations behind engagement in cyber fraud and the broader social and spiritual consequences, providing actionable insights for policymakers, religious leaders, and community stakeholders.

## Conclusion

The findings of this study demonstrate that the involvement of Anglican youths in yahoo activities is shaped by a complex interaction of socio-economic pressures, evolving value systems, and weakened moral accountability within both families and religious institutions. Economic hardship, unemployment, and the pursuit of quick wealth remain powerful motivators, intensified by peer influence and the widespread societal celebration of material success. These factors

collectively contribute to the erosion of moral sensitivity, withdrawal from spiritual activities, and the emergence of new identities centred on financial gain rather than ethical responsibility. The implications extend beyond the individual, affecting personal development, long-term well-being, and the broader moral fabric of communities. The Anglican Church, in particular, faces significant challenges to its moral authority, credibility, and capacity to shape youth character in a rapidly changing socio-economic environment. Despite these challenges, the study also highlights the considerable potential for transformative intervention. Participants emphasised that mitigating youth involvement in yahoo requires holistic and integrated responses that combine ethical instruction with practical socio-economic support. Strengthened moral teaching, youth empowerment initiatives, mentorship programmes, closer parental supervision, and reintegration mechanisms form the core of effective strategies. These measures can reinforce positive value formation, restore trust in legitimate pathways to success, and re-establish the Church as a central agent in shaping responsible citizenship. Ultimately, addressing youth involvement in internet fraud demands a collaborative effort between the Church, families, and community structures, grounded in empathy, consistency, and sustained engagement.

### **Recommendations**

1. To mitigate the socio-economic pressures that drive Anglican youths toward internet fraud, there is a need for targeted economic empowerment initiatives. The Anglican Church, in collaboration with community and government agencies, can implement vocational training programs, entrepreneurship workshops, and microfinance support to provide viable income alternatives. Additionally, moral and ethical education should be embedded into youth programs, emphasising integrity, responsible decision-making, and the consequences of cyber fraud.
2. The Church should establish structured spiritual and moral formation programs specifically targeting youths at risk of engaging in cyber fraud. These programs can include regular counselling, ethical debates, and reflective sessions on personal values and the long-term consequences of fraudulent behaviour. Encouraging participation in community service and faith-based activities can strengthen youths' sense of purpose and moral accountability.
3. The findings highlight the need for the Church to strengthen collaboration with families and community structures to create a unified support system. Educational workshops for parents and guardians can raise awareness of the signs of youth involvement in cyber fraud and equip them with strategies to guide and monitor youths effectively. Community-level initiatives, such as awareness campaigns and youth engagement projects, can reduce societal tolerance for illegitimate wealth and reinforce communal moral standards.
4. A multi-pronged approach is necessary to provide both immediate and long-term interventions. Programs should combine socio-economic support, mentorship, moral and spiritual guidance, and digital literacy. Monitoring and support systems, such as youth clubs or peer support networks, can provide safe spaces for discussion and ethical reinforcement. The Church could partner with educational institutions and technology platforms to create awareness campaigns that showcase legitimate avenues for success.

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