

**IMPACT OF AN EXTRAVAGANT LIFESTYLE ON
CYBERCRIME AMONG UNIVERSITY STUDENTS IN
IBADAN: THE MEDIATING EFFECT OF EMOTIONAL
INTELLIGENCE**

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ABSTRACT: Cybercrime is an illegal means of acquiring wealth through the use of computers and the internet. It involves a range of actions with digital devices and internet networking. This attitudinal behaviour is very common among undergraduate students and predisposes both perpetrators and victims to different psychological imbalances and deaths. Earlier studies have neglected the link between an extravagant lifestyle and cybercrime, and the potential of emotional intelligence to ameliorate connectivity. This study attempted to fill this vacuum in knowledge adding to the literature on cybercrime. This study was based on the psychoanalytic theory of “id” personality, which operates on the pleasure-seeking principle. A cross-sectional survey design was utilized and a multistage sampling technique was used to select three hundred and five participants ages between 16 to 25 years. Cybercrime was measured through a 20-item criminality scale and a 34-item extravagant Lifestyle Assessment Scale (ELAS). Response format ranges from 1 equal strongly disagree and 5 equal strongly agree. A significant direct impact of an extravagant lifestyle on cybercrime ($\beta=0.42$; $t= 9.63$; $p<.001$) was observed. Additionally, an extravagant lifestyle had a significant direct impact on emotional intelligence ($\beta=0.42$; $t= 8.05$; $p<.001$). Emotional intelligence has a direct impact on cybercrime ($\beta=0.48$; $t= 8.05$; $p<.001$) and partially mediates consanguinity between extravagant lifestyle and cybercrime ($\beta=-.18$; $t = .032$; $p<.001$). This study recommends extravagant lifestyle sensitization by Parents, NGOs and religious leaders. Emotional intelligence training by institutions is recommended to ameliorate cybercrime. Intensive internet surveillance by the government is recommended to curtail cybercrime and a Cognitive rehabilitation programme is recommended for the arrested victims of cybercrime.

Keywords: Cybercrime, Extravagance Lifestyle, Emotional Intelligence, NGOs

INTRODUCTION

Cybercrime is an illegitimate behaviour involving the use of computer internet and network devices purposely to theft, fraud, and spread viruses or scams. It comprises a broad range of actions with the aid of digital devices and internet networking. It simply means the use of the internet to commit fraud and scamming. The primary motive of cyber criminals is financial fraud or profit criminal behaviour. In most cases, cybercrime actions may be targeted towards individuals, corporate organization, governments, industries, or non-governmental organizations.

Cybercrime behaviours are influenced by many factors, ranging from feeling hedonism, a flamboyant lifestyle, and luxury living, among youths (Adesida, 2021). The factors behind engagement in cybercrime among youths include riding luxury cars, having a duplex house, having girlfriends or boyfriends, belonging to clubs, organizing unnecessary parties, and spending in parties and nightclubs (Nwokoro, et al., 2022).

The contemporary world of today favours the use of the internet for various things. Businesses on the Internet become global activities. It makes life easy and paves the way for some businesses to triumph. The internet's emergence has created a series of cybercrime dimensions in the society ranging from financial fraud and economic instability. Scholars have pointed to the level of corruption in government and private organisations as influencer of cybercrime (Newman, & Eboibi 2021).

Cybercrime in Nigeria has been modified and customized into different names, probably to cover people's perceptions of these aberrant actions. Recently, a form of cybercrime called 'Yahoo-Yahoo' became rampant globally but later metamorphosed into what is now known as 'Yahoo-Plus', probably because of its dynamic nature and the incorporation of ritual and diabolic powers through the aid of computers. Crime is inevitable in society; as much as human beings exist, crime will continue to exist, but it should be at the barest minimum. The world has gone global and benefited greatly from the use of the internet and computer applications. The digitalized global world has made business and communication transactions across the globe easier and reshaped the world into a global village. This digitalization of the world is coupled with many risks, including the hacking of accounts, cyber-fraud, cyber-financial crime, cyber-terrorism, cyber-bullying, and cyber-attack, among others, which have exposed many victims to a series of damages.

An extravagant lifestyle is regarded as excessive wasteful spending characterized by unnecessary spending at parties, wasteful purchasing of items that are not essential, the purchase of unnecessary items, and the organization of unnecessary parties, which are common among undergraduate students. Spending more than what you can afford, living above one means or otherwise living above your income are parts of an extravagance lifestyle, a feeling of living luxury, also involves buying expensive clothes, phones, data, cars, fridges, shoes, and wrist watches that are considerably too expensive for an undergraduate student. An extravagant lifestyle could also mean an exorbitant, inordinate or excessive lifestyle. Worst, Duckworth & Mc Daniel (1999) noted that the calibres of people who exhibit a high level of an extravagant lifestyle are more vulnerable to monetary enticement.

In contrast, those who regulated their spending and financial obligations responsibly were less likely to be vulnerable to monetary enticement. Currently, younger generations, especially university students, spend money lavishly and purchase things to satisfy desires and pleasure, not for the purpose of essentiality. Desire to live a luxurious lifestyle and spending on leisure and pleasure activities such as clubs, organizing unnecessary parties and unnecessary entertainment are common among university students. Desire to satisfy all these propels some students to engage in cybercrime.

It was agreed upon by scholars (Halder & Jaishankar, 2011) that extravagant lifestyle habits could result in debt and inefficiency in liquidating such debt through legitimate means of settlement, which may result in different forms of financial crime, such as cybercrime, as alternatives. Crime is an action, whether verbal or nonverbal, that violates the existing rules,

regulations and laws of any sovereign country or nation and is punishable under such country laws. The most common crimes in Nigeria include murder, financial crime, illicit drug dealing, trafficking, terrorism, rape, and robbery (Halder & Jaishankar, 2011; Essien, 2019).

The evolution and proliferation of computers in the twenty-first century brought about a tremendous increase in internet use and cybercrime. This action is aided by the use of charms such as command charms for successful accomplishment (Attrill-Smith & Wesson, 2020). Cybercrime has negatively affected the lives of both the perpetrators and victims. Studies have not explored the link between an extravagant lifestyle and cybercrime, and moreover, the role of emotional intelligence mediating the link of the relationship has not been examined in literature. This study attempted to fill this gap in knowledge by examining the impact of an extravagant lifestyle on cybercrime and the mediating role of emotional intelligence. This study tries to address the following research questions:

1. What is the impact of an extravagant lifestyle on cybercrime
2. What is the impact emotional intelligence on cybercrime
3. What is the impact emotional intelligence on an extravagant lifestyle
4. How does emotional intelligence mediate relationship between an extravagant lifestyle and cybercrime?

LITERATURE REVIEW

Researchers from different continents of the world have tried to explore motivating factors for youth engagement in cybercrime. Recently, Afachung, et al. (2023) carried out an interesting study on the topic titled “self-control, materialism, and need for achievement as predictors of cybercrime behaviour among two hundred youths in Ibadan metropolis” (Olapegba, 2023). The study adopted quantitative data analysis and found that the need for achievement and materialism significantly predicted cybercrime behaviour among youth. Their results further assert that self-control and employment status have an inverse relationship with cybercrime behaviour.

A study by Auwal (2023) assessed cybercrime and Cyber Security in Nigeria utilized Economic and Financial Crime Commission (EFCC) data. Findings showed a significant flow of cybercrime rates in recent times in financial, educational and social spheres. The result also revealed that cybercrimes may escalate more in the nearer future, unless measures are in place to curtail it.

Another similar study by Ugokwe-Ossai, and Ucheagwu (2011) assessed the influence of peer relations and locus of control on extravagance among three hundred students. The study revealed tremendous differences between the two dichotomized peer relations on extravagance lifestyles. Differences were also observed between the two branches of locus of control on extravagance, and the interaction of the two variables revealed peer relation as a dominant predictor of extravagance spending.

A study by Louderback & Antonaccio (2020) assessed the effects of behavioural and cognitive measures of self-control on computer-focused cyber deviance and cyber victimization behaviour through quantitative data from 1036 adult employees. It was established that cognitive and behavioural measures of self-composure are potent in controlling cyber-aberrant behaviour and cyber victimization among adult employees. Another recent article by Mann

(2017) examined extravagance style as part of luxury in management. This paper showed that an extravagant style is associated with little or minimal capacity. The paper further opined that an extravagance style tends to be unavoidable in society and is connected with societal agreements. The study further asserted that extravagance has the capability to develop and set patterns of behaviour.

Karimzadeh, et al. (2021) surveyed five hundred and ninety-eight citizens whose ages ranged between nineteen and sixty years. This study confirmed that structural change in the family setting, secularization of religious beliefs and family orientation were significantly related to cybercrime. It was further posited that measures of family orientation, building national exuberance, and inculcating internal religious beliefs were found to be effective in reducing cybercrime.

A study from Thailand was conducted among one hundred and eighty-seven respondents on the intention to commit cybercrime (Assarut, et al., 2019). Their study suggested that freedom and anonymity are key determinants of the intention to commit cybercrime, while insecurity was not found to be a significant determinant of the intention to commit crime. In a similar vein, Deshpandea, et al. (2023) assessed the relationship between employment and criminal tendencies among one thousand and nine hundred educated youth sampled in Lagos through a standardized scale. The study revealed that uneven access to work prospects is a major predictor of criminal tendencies in Lagos. It was further claimed that disparities in selection and hiring especially in open jobs such as government or public jobs, cause high engagement in criminal activities such as cybercrime among youths in Nigeria. The study further recommended that the hiring process in public organisations should involve legal, open and fair play processes to reduce cybercrime and other related criminal activities in society.

In a recent conference paper, Ogundele, et al. (2023) reported that greediness, unemployment, laziness, and peer influence are significant factors responsible for cybercrime activities among Nigerian youths. Another related study was carried out by Ayodele, et al. (2022) among fifteen participants using none probabilistic purposive and snowballing sampling techniques. The results of the in-depth interviews revealed that youth engaged in internet fraud to support their financial spending. It was further established that the accumulation of wealth by cybercrime criminals is the basis for cybercrime hierarchy.

METHODS

Design

This study did not establish a causative effect; therefore, this study utilized a cross-sectional survey design method to achieve the objectives of the study. This design method was utilized because the independent variable in question influenced the dependent variable, and none of the variables were subjected to direct manipulation.

Participants and Sampling Technique

Multistage sampling techniques involve cluster, purposive and simple random sampling. The first stage of the sampling was to identify the cluster of universities in the Ibadan metropolis. Three clusters were identified as follows: two government-owned universities; two individual-owned universities and three faith-owned universities. A university was selected from each

cluster through purposive sampling. Second stage include simple random sampling technique through (“yes or no”) ballot to select participants and three hundred and five (305) participants were recruited for this study. Those who picked “yes” responded to the Google form link sent to them and those who picked “no” were excluded. One hundred and twenty-two (122)40% were female, and one hundred and eighty-three 183 (60%) were male. Their ages ranged between 16 and 26 years, with $N = 350$, $\bar{x} = 1.42$, and $SD = .50$. Twenty-six (26)8.5% are in their first year in the university. One hundred and seven (107)35.1% are in second year. Forty-three (43)14.1% are in third year, one hundred and fourteen (114)37.4% are in fourth year, while, fifteen (15)4.9% of the participants are in their fifth year of their programme and data was generated through Google Form.

Instruments

The instruments used to generate the data for the current study were standardized scales structured in sections, and demographic characteristics of the participants (sex, age, level of course of study, parental socioeconomic status) were included.

The cybercrime was measured through an adapted 20-item criminal thinking scale developed by Fasanu and Osinowo (2023). The response format for the scale is rated on a 5-point Likert scale, where 1 equal strongly disagree and 5 equals strongly agree. The authors reported a Cronbach’s alpha of .92 for the overall scale (Fasanu, & Osinowo, 2023). This scale was revalidated among students, and a coefficient alpha of .90 was obtained, while a split-half coefficient of 0.81 was recorded, with $N = 305$, $\bar{x} = 44.72$, and $SD = 13.88$ set as the norm. A high score indicates high cybercrime yahoo thinking, while a low score indicates low cybercrime yahoo thinking.

Participants’ extravagance lifestyle was measured through the Extravagance Lifestyle Assessment Scale (ELAS). The 34-item scale was developed by Akinfala, Akinbode, and Ayodeji (2014). The authors reported a reliability Cronbach’s alpha coefficient of .90 for internal consistency, a split-half reliability of .77 and an odd-even reliability of .81. The scale was revalidated among students, and a Cronbach’s alpha of .87 was recorded, with $N=305$, $\bar{x} =44.72$, and $SD = 13.88$ established as the norm. Scores above the standard deviation (SD) of the average mean in this study were regarded as indicating a high-than-normal lifestyle. Scores below the standard deviation (SD) of the average mean were regarded as indicating a low-than-average lifestyle.

Emotional intelligence of the participants involved in this study was measured through the emotional intelligence questionnaire (EIQ) developed by Sani, Sahid and Nadza (2013). The scale has 31 items measuring four dimensions of emotional intelligence. The items have five Likert response formats ranging from 1=strongly disagree to 5=strongly agree, and a Cronbach reliability alpha of 0.89 was reported for the overall items of the scale by the authors. The author of the current study tried to revalidate this instrument for cultural relativity, and a Cronbach alpha of .89 was recorded, with $N=305$, $\bar{x} = 55.72$, and $SD=16.59$ among university students. These scores were established as the norm, and scores above the standard deviation (SD) of the average mean in this study were regarded as high emotional intelligence, while scores below the standard deviation (SD) of the average mean were regarded as low emotional intelligence.

Procedure for data collection

Data were generated for this study through an online Google form link sent to participants who were randomly selected for the study. Every student was given an opportunity to participate in this study and the instructions on the content of the study were emphasized on the front page of the instrument, including the rating response format needed to understand the context. The participants were asked to fill out the questionnaire as applicable to them. Responses about personal identification data, such as matriculation number, name, and date of birth, were excluded from the scale to ensure the privacy of the respondents. Participants were assured that all the responses will be accorded with desirable confidentiality and for this research work only. Three hundred and five participants responded to the questionnaire online, while the duration lasted for three weeks.

Ethical Consideration

This research considers the ethical principles governing the conduct of research with human beings. Ethical approval was sorted from the faculty of social sciences research ethical committee and the proposal for this research work was submitted. Thereafter, approval was obtained from the ethical board committee, faculty of social sciences, Osun State University. Responses about personal identification data was not requested to secure participants' privacy and to obey confidentiality principle of the ethic. Written consent about their involvement was obtained, and confidentiality of their responses was assured by telling them that data generated will be used for academic purpose only. Participation consent was obtained, and none of the respondents was coerced into the study, and no financial reward was provided to them; however, an appreciation letter for their involvement was written by the researcher and posted on the participants' platform.

Statistics for data analysis

The hypotheses formulated for this study were analysed through descriptive statistics, Pearson Moment correlation metrics, and path analysis, structural equation modelling and goodness-of-fit analysis.

RESULTS

The descriptive table below shows the demographic representation of the participants involved in this study. The table shows the mean, standard deviation, frequency, skewness and kurtosis scores of the demographic characteristics of the participants.

Table 1: Demographics Representation of the Participants

Demographic Variables	F	%	\bar{x}	SD	Skewness	Kurtosis
Sex			1.60	.49	-.41	-1.84
Males	122	40				
Females	183	60				
Total	305	100				
Age			1.42	.50	.31	-1.91
16-20 years	176	58				

21 years above	129	42				
Total	305	100				
Level of Study			2.95	1.12	-0.06	-1.21
100 Level	26	8.5				
200 Level	107	35.1				
300 Level	43	14.1				
400 Level	114	37.4				
500 Level	15	4.9				
Total	305	100				

Note: *F* = frequency, % = percentage, \bar{x} = mean, *SD* = standard deviation

Table 1 shows the demographic distribution of the three hundred five participants involved in this study. The sex distribution of the participants was $\bar{x}=1.60$, *SD* = .49, skewness = -.41, kurtosis = -1.84. One hundred and twenty-two patients were male (122, 40%), while 183(60%) were female. The age distribution of the participants is also shown ($\bar{x}=1.42$, *SD* = .50, skewness = .31, kurtosis = -1.91). One hundred and seventy-six 176(58%) fell between 16 and 20 years, while 129(42%) fell between 21 years.

Table 2: Correlation Analysis of the Variables

Variables	Mean	SD	N	1	2	3	Skewness	Kurtosis
CBC	44.72	13.88	305	1	-	-	-.52	-.65
EI	55.72	16.59	305	-.31***	1	-	.18	-.29
EXVLS	81.30	16.09	305	.22***	.42***	1	-.15	-.31

***Correlation is significant at the 0.001 level (2-tailed)

Note: *CBC* = Cybercrime. *EI* = emotional intelligence, *EXVLS* = extravagant lifestyle.

The Pearson product moment correlation (PPMC) was computed to determine the magnitude and direction of the relationships between variables in this study. The results shown in Table 2 reveal a significant correlation between cybercrime and emotional intelligence ($r = -.31^{***}$, *N* = 305, *P* < .001). The direction of the correlation was negative, which means that a proportional increase in emotional intelligence results in a proportional decrease in cybercrime. Another interesting result from Table 2 above is the significant positive correlation between an extravagant lifestyle and cybercrime among undergraduate students ($r = .22^{***}$, *N* = 305, *P* < .001). This result implies that the more extravagant lifestyle, the greater the level of cybercrime.

Path analysis and hypotheses testing

The path coefficients for this study are presented in Table 3. The formulated hypotheses categorically focus on examining the impact of an extravagant lifestyle on cybercrime yahoo thinking and the mediating role of emotional intelligence among university undergraduate students. Formulated hypotheses were examined by obtaining the direction and strength of the

magnitude using path coefficient (β) analysis and t-value is significant through 5000 bootstraps, as suggested in the literature (Hair, Hult, Ringle & Sarstedt, 2013).

Hypothesis one: An aggressive lifestyle has a direct impact on cybercrime yahoo thinking.

Table 3: Path analysis

Hypotheses	paths	construct	Estimate (β)	Boot S.E	t	P	Label
EXVLS	--->	CBC	-.42	.04	9.63***	.000	Sig.
EXVLS	--->	EI	.42	.05	8.05***	.000	Sig
EI	--->	CBC	.48	.05	-8.05***	.000	Sig

*Note: EXVLS = Extravagant Lifestyle. CBC = Cybercrime. EI = Emotional Intelligence. *P<.05, **P<.01, ***P<.001, (N = 305).*

The outcome of hypothesis one from Table 3 above was confirmed. The obtained t-values are above the threshold value of (1.96), as postulated in the literature ($\beta=0.42$; $t= 9.63$; $p<.001$). Therefore, the results imply that an extravagant lifestyle has a significant direct impact on cybercrime among undergraduate students. The strength of the impact revealed that an extravagant lifestyle had a 42% direct impact on cybercrime. Furthermore, a 42% change in an extravagant lifestyle will result in changes in cybercrime. Therefore, an extravagant lifestyle is a potential influencer of cybercrime among university undergraduate students.

Hypothesis two: An extravagant lifestyle has a direct impact on emotional intelligence.

The results obtained from the path analysis shown in Table 3 above supported hypothesis two because obtained t-statistic was above the threshold of 1.96 asserted in the literature ($\beta=0.42$; $t= 8.05$; $p<.001$). This result implies that an extravagant lifestyle significantly has a direct impact on emotional intelligence among undergraduate students. This result further shows that 42% change in emotional intelligence is influenced by an extravagant lifestyle. Therefore, an extravagant lifestyle directly influences emotional intelligence among university undergraduate students.

Hypothesis three: Emotional intelligence has a direct impact on cybercrime yahoo thinking.

The statistical results obtained from the path analysis shown in Table 3 above confirm this hypothesis because the obtained t-value is above the threshold of 1.96 postulated in the literature ($\beta=0.48$; $t= 8.05$; $p<.001$). This finding implies that emotional intelligence statistically and significantly has a direct impact on cybercrime. The results indicate that emotional intelligence accounted for 48% variation in cybercrime; therefore, emotional intelligence plays an important role in the changes of cybercrime.

Hypothesis four: Emotional intelligence mediates the relationship between an extravagant lifestyle and cybercrime.

The results of the mediation analysis reported in Table 4 and illustrated in Figure 1.

Table 4: Summary of the mediating effects

Path	Direct Effect β	Boot SE	Indirect Effect	Boot SE	Total Effect	Boot SE	P Value
EXVLS--->EI	.44***	.063	-		.44***	.063	p<.001
EXVLS--->CBC	-.37***	.043	.18***	.032	-.19***	.048	p<.001
EI----->CBC	.41***	.042	-		.41***	.042	p<.001
Variance accounted for					66.7% of the partial mediation		
VAF = .032/.048 x 100					VAF = 66.9% (partial mediation effect)		

*** $P < .001$, ($N = 305$). EXVLS = Extravagance lifestyle; CBC = Cybercrime; EI = Emotional Intelligence; VAF = Variance accounted for

Mediation analysis was performed in the current study to assess the mediating role of emotional intelligence on the association between an extravagant lifestyle and cybercrime. The direct effect of an extravagant lifestyle on cybercrime was found to be significant ($\beta = -.37$; $t = .043$; $p < .001$), and the total effect of an extravagant lifestyle on cybercrime was also significant ($\beta = -.19$; $t = .048$; $p < .001$). The indirect mediating effect of emotional intelligence on relationship between an extravagant lifestyle and cybercrime was found to be significant ($\beta = .18$; $t = .032$; $p < .001$). The results show that emotional intelligence mediates the relationship between an extravagant lifestyle and cybercrime, with a mediating effect of .18***. To test for the strength and magnitude of the mediation accounted for by emotional intelligence. Variance accounted for (VAF) analysis was computed as recommended by Hair, Hult, Ringle, & Sarstedt (2013) and as shown in Table 4 above. The strength of the mediation report showed that emotional intelligence partially mediated the relationship between an extravagance lifestyle and cybercrime (VAF = 66.7%), which supported the interpretation of VAF by Hair et al. (2013). A VAF >80% indicates full mediation, a VAF between 20% and 80% indicates partial mediation, and a VAF <20% indicates no mediation (Hair et al, 2013). Therefore, emotional intelligence was found to partially mediate the relationship between an extravagant lifestyle and cybercrime, accounted for 66.7% of the variation, which means that emotional intelligence mediates the chain of relationships between an extravagant lifestyle and cybercrime. This result supported hypothesis four and indicated that emotional intelligence partially mediated the impact of an extravagant lifestyle on cybercrime.

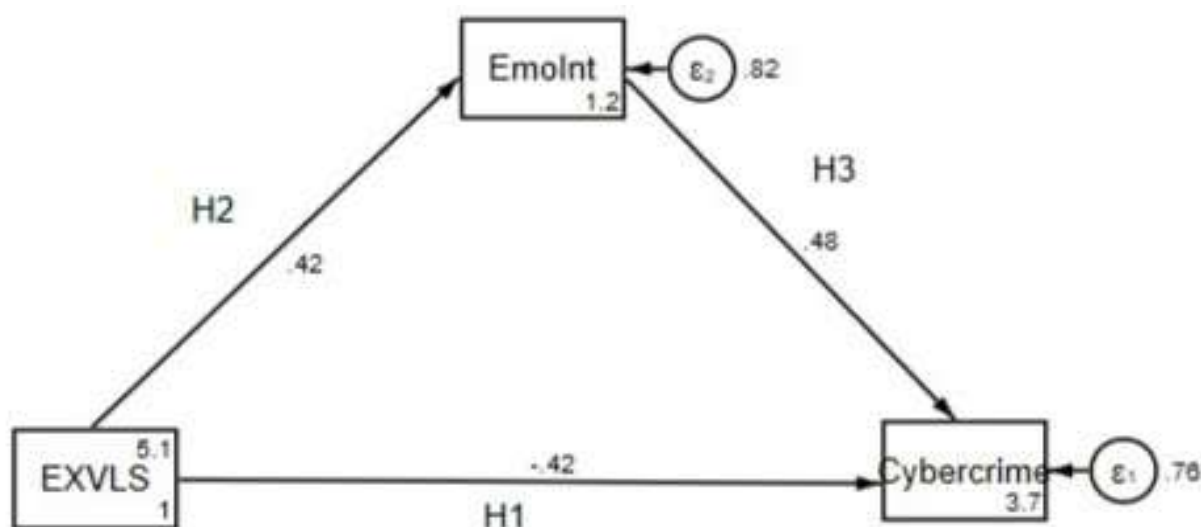


Figure 1: Conceptual Model of the Relationships between the Variables

Measure of model fitness

A goodness-of-fit model was performed through confirmatory factor analysis (CFA) to examine the fitness of the scales' data to this study, as shown in the Table 5 below.

Table 5: Goodness-of-fit indices for the structural models

FI	CV	CCYT	EVLSW	EI	Remark
X ²		144.08			Better Fit
X ² /df	0-5	0.20	1.02	2.04	Better Fit
SRMR	<0.06	0.02	0.04	0.36	Better Fit
RMSEA	<0.08	0.03	0.04	0.05	Better Fit
GFI	>0.90	0.92	0.85	0.91	Better Fit
AGFI	>0.90	0.95	0.91	0.90	Better Fit
IFI	>0.90	0.90	0.92	0.94	Better Fit
CFI	>0.90	0.97	0.93	0.92	Better Fit
TLI	>0.90	0.98	0.90	0.92	Better Fit
AIC		7476.36			Better Fit

FI = Fit Index, CV = Criteria Values, CCYT = Cybercrime Yahoo Thinking, EVLSW = Extravagant Lifestyle, EI = Emotional Intelligence

The aptness of the data to the scale used was confirmed, and the validity of the scale was determined. The results of the confirmatory factor analysis (Table 5) through the GFI values revealed that the scales used in this study met the criteria affirmed in the literature (Browne & Cudeck, 1993) and extravagant lifestyle was slightly less sensitive to the sample size of this study. Fit index values above .90 were acceptable as valid instruments (Browne & Cudeck, 1993; Baumgartner & Homburg, 1996). The results of the confirmatory factor analysis shown in Table 5 above indicate that the goodness-of-fit values of the scales utilized fall within the acceptable limits of the criteria. Therefore, the structure of the scale of measurement significantly fit well with the data obtained.

DISCUSSION

Earlier studies have neglected the pathway (Afachung, et al., 2023; Nweke, et al., 2020) influence of extravagance lifestyle on cybercrime and the potential role of emotional intelligence in mediating this impact. To address this gap in knowledge, this study investigated the impact of an extravagant lifestyle on cybercrime among undergraduate students and the mediating effect of emotional intelligence on the paths linking an extravagant lifestyle and cybercrime.

Summary of findings

The demographic descriptive statistics in this study show the gender and age range of the participants involved in this study. Table two shows a significant positive relationship between an extravagant lifestyle and cybercrime. This means that an increase in an extravagant lifestyle leads to an increase in cybercrime. Participants who are high in extravagant lifestyles are also found to be high in cybercrime, probably to meet their extravagance spending. Participants who are into extravagant lifestyles will at all cost engage in different means of cybercrime to maintain their extravagant spending. This result corroborates the findings of Ugokwe-Ossai and Ucheagwu (2011), who reported the prevalence of extravagant spending among students.

The results further revealed a significant adverse association between emotional intelligence and cybercrime. Similarly, high emotional intelligence significantly decreases cybercrime, which means that high emotional intelligence assists in reducing cybercrime due to the inverse relationship. This finding is similar to the assertion of Plessis (2023). The link between emotional intelligence and flourishing was credited to coping behaviour. The results of the present study revealed that an extravagant lifestyle has a direct impact on cybercrime, as confirmed in hypothesis one. The results show that changes in cybercrime were influenced by changes in the extravagant lifestyle. These findings indicated that students with a high extravagant lifestyle are oblivious to cybercrime. They were found to be more engaged in cybercrime, probably to meet up with their extravagant spending. Path analysis revealed that significant variance in cybercrime was influenced by a significant percentage of variance in extravagant lifestyles. Therefore, an extravagant lifestyle is a potential influencer of cybercrime among university undergraduate students, as shown in H₁. This finding was supported by a study conducted by Ahmad, Ahmad and Tham (2020), who asserted that individuals' lifestyles and mindsets predict attitudes toward luxury. Moreover, the result was in line with Ojedokun and Eraye (2012), who claimed that socioeconomic lifestyle predicted crime behaviour.

In addition, the results of the second hypothesis, which states that an extravagant lifestyle has a direct impact on emotional intelligence, are in line with the findings of the study of Jain, Naik and Ganesh (2019). The results indicate that an extravagant lifestyle directly influences emotional intelligence such that students with high emotional intelligence are less likely to have an extravagant lifestyle. This finding implies that an increase in emotional intelligence will lead to a decrease in an extravagant lifestyle. A percentage change in an extravagant lifestyle will result in a percentage change in emotional intelligence. Therefore, an extravagant lifestyle has a significant impact on emotional intelligence among undergraduate students. This finding was consistent with that of Kankam and Charnor (2023), who asserted that emotional intelligence significantly correlated with decision-making style when purchasing products.

The present study also hypothesized that emotional intelligence has a direct significant impact on cybercrime (H₃). The results of hypothesis three tested in the present study corroborate the findings of Wahyuni and Habibburahman (2024) and Subarna and Dunan (2022) that emotional intelligence significantly influences financial behaviour among undergraduate students. The results of the present study indicate that high emotional intelligence reduces cybercrime. This finding implies that emotional intelligence statistically and figuratively has a direct impact on the level and proportion of cybercrime yahoo thinking among undergraduate students. Variations in emotional intelligence will result in changes in cybercrime. Emotional intelligence plays an important role in cybercrime. Specifically, the results indicate that participants with high emotional intelligence are less likely to be involved in cybercrime.

The mediating role of emotional intelligence in the relationship between an extravagant lifestyle and cybercrime (H₄) was tested, and a bootstrap mediation test showed that emotional intelligence mediates the relationship between an extravagant lifestyle and cybercrime. Emotional intelligence accounted for a significant variation in the strength of the relationship between an extravagant lifestyle and cybercrime, as shown by the variance accounted for (VAF). Therefore, this study revealed that emotional intelligence suppresses the impact of an extravagant lifestyle on cybercrime. This finding further implies that fewer students display high emotional intelligence in cybercrime in the presence of a highly extravagant lifestyle. The attributes of emotional intelligence, such as empathy for others, self-awareness, relationship management and self-management assist in reducing cybercrime. Emotional intelligence mediates the relationship between an extravagant lifestyle and cybercrime; therefore, students with a high level of emotional intelligence may have a low level of cybercrime even when they have a high level of extravagant lifestyle. This finding supported the study of Navabinejad, Rostami, and Parsakia (2023), who confirmed that the mediating effect of emotional intelligence suppressed the strength of the relationship between marital conflict and the tendency toward marital infidelity. Additionally, the results are consistent with those of Cao, et al. (2023), who pointed to the mediating role of emotional intelligence in the relationship between childhood trauma and cyber-bullying.

Implication of the findings

Results of the current study provide indispensable information for governmental agencies in criminal justice, criminology, police institutions, the Human Rights Commission and other security agencies that champion better justice. Another potential implication of this study is the application of emotional intelligence measures. This study unfolds the potential role of emotional intelligence in ameliorating cybercrime, therefore, the application of emotional intelligence training in our universities will yield low involvement in cybercrime since low emotional intelligence produces an increased score in cybercrime. University management, Parents, Guardians, and practitioners in criminal justice, may focus more on developing better levels of emotional intelligence among students.

In addition, the findings of this study also provide reliable information for the government on cybercrime, however, this will enable the government to intensify and improve their efforts on cyber-security networking, since the prevalence of cybercrime was established among undergraduate students. Finally, the findings of this research also provide implications for extravagant lifestyles among students. Parents and university management are provided with information about the prevalence and link of extravagant lifestyles with cybercrime. This will enable parents to keep a surveillance watch on their wards for an extravagant lifestyle and

cybercrime. In lieu of this, parents in conjunction with University management can organise workshops on extravagant lifestyle sensitization for students to curtail cybercrime.

Conclusion

This study investigated the impact of an extravagant lifestyle on cybercrime and the moderating role of emotional intelligence through pathway analysis. Direct and indirect influences were investigated, and we found that an extravagant lifestyle has a direct impact on cybercrime thinking and that emotional intelligence mediates the relationship between an extravagant lifestyle and cybercrime. Emotional intelligence suppressed cybercrime even when an extravagant lifestyle was high. Based on the findings of this study, emotional intelligence orientation and education are recommended for undergraduate students. Additionally, extravagant lifestyle cognitive sensitization is also recommended since there are few studies on the relationship between an extravagant lifestyle and cybercrime. Parents, religious leaders, governmental organizations and nongovernmental organizations are enjoined to promote cognitive rethinking sensitization to crime engagement. This study also highlights the need for value orientation among undergraduate students. It is high time students begin to appreciate and value whatever their parent is able to offer. Appreciating minds will never be engaged in cybercrime. Future scholars should explore intervention programs that will assist in reducing cybercrime yahoo thinking among undergraduate students and will likely increase the number of participants in this study.

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