

ROOT CAUSES OF CYBERCRIME AMONG UNDERGRADUATES IN BENIN CITY

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ABSTRACT: This study investigated the root causes of cybercrime among undergraduates in Benin City, Nigeria. Using a quantitative research design, the study examined the relationships between economic necessity, cyber security awareness, and engagement of undergraduates in cybercrime. A total of 300 questionnaires were administered to selected respondents using the stratified random sampling technique. Simple percentages were used to analyse the demographic characteristics of the respondents, while chi-square analyses were used to analyse the data and test the hypotheses. The findings revealed a significant relationship between economic necessity and the involvement of undergraduates in cybercrime ($\chi^2 = 12.96$, $p < 0.05$). Additionally, the results showed a significant relationship between cyber security awareness and the vulnerability of undergraduates to cybercrime ($\chi^2 = 16.00$, $p < 0.05$). The quantitative Findings showed that 60% of the respondents were males, while 40% were females. Also, 40% of the respondents were between 18-20 years, 30% were between 21-23 years, 15% were between 24-26 years, and 15% were between 27-30 years. The Chi-square analysis revealed a significant relationship between economic necessity and undergraduates' engagement in cybercrime. The findings suggested that economic hardship drives undergraduates to engage in cybercrime as a means of survival. The Chi-square analysis also showed a significant relationship between cybersecurity awareness and the involvement of undergraduates in cybercrime using Chi-square analysis. The findings suggested that undergraduates who lacked cyber security awareness were more vulnerable to cybercrime. The study contributed to the understanding of the root causes of cybercrime among undergraduates in Benin City, Nigeria. It provided recommendations for policymakers, law enforcement agencies, and stakeholders seeking to combat cybercrime.

Keywords: Cyber Security, Deviance, Poverty, Cyber Security Awareness, Undergraduates

INTRODUCTION

Benin City, a vibrant and cosmopolitan metropolis in Nigeria, is grappling with a pressing concern that threatens the very fabric of its society: cybercrime. This scourge has assumed alarming proportions, with undergraduates comprising a disturbingly significant proportion of perpetrators (Adogame, 2015). The City's reputation as a hub for technological innovation and entrepreneurship is being tarnished by the rising tide of cybercrime, including various forms of online exploitation, such as identity theft, online scams, and unauthorised access to computer systems. These illicit activities have severe consequences, including financial loss, damage to reputation, and compromised national security.

Historically, Benin City has been a centre of commerce and industry, attracting entrepreneurs and innovators from across Nigeria. However, the City's rapid growth and urbanisation have created new challenges, including poverty, unemployment, and social inequality. These factors have contributed to the proliferation of cybercrime, as disillusioned undergraduates seek alternative means of economic empowerment (Akinsanya, 2017).

The involvement of undergraduates in cybercrime has far-reaching implications for Nigeria's economic and national security. Youths are the future leaders and drivers of innovation, and their engagement in cybercrime undermines the country's prospects for sustainable development (Ogundayo, 2020). Moreover, cybercrime has become a significant threat to global security, with Nigeria's reputation as a hotbed of cybercriminal activity deterring foreign investment and undermining international cooperation (Iyamu, 2020).

The proliferation of cybercrime among undergraduates in Benin City, Nigeria, has become a pressing concern. Recent studies (Iyamu, 2020; Ogundayo, 2020) have highlighted the alarming rate of cybercrime involvement among Nigerian youths. The consequences of cybercrime are far-reaching, resulting in financial losses, damage to reputation, and compromised national security. The study investigated the root causes of cybercrime among undergraduates in Benin City, with a specific focus on the relationships between economic necessity, cyber security awareness, and engagement of undergraduates in cybercrime.

In recent years, the Nigerian government has launched initiatives aimed at combating cybercrime, including the establishment of the Cybercrime Act 2015. Despite these efforts, cybercrime remains a pervasive problem, with youths, especially undergraduates, continuing to engage in it (Afolabi, 2017). The study by Afolabi (2017) highlighted the challenges law enforcement agencies face in combating cybercrime, including inadequate resources, corruption, and lack of effective legislation.

Statement of Research Problem

Cybercrime has become a pervasive and complex issue in Benin City, Nigeria, with undergraduates being increasingly drawn into this illicit activity. The consequences of cybercrime are far-reaching, resulting in financial losses, damage to reputation, and compromised national security. In spite of the efforts by law enforcement agencies, cybercrime continues to thrive, with undergraduates playing a significant role.

The study investigated the root causes of cybercrime among undergraduates in Benin City, with a specific focus on the relationships between economic necessity, cyber security awareness, and undergraduate engagement in cybercrime.

The study filled the following gaps in knowledge:

1. Lack of understanding of the socioeconomic factors driving undergraduates to engage in cybercrime: Despite the growing concern about cybercrime, there is a limited understanding of the socioeconomic factors driving undergraduates to engage in this illicit

activity. The study filled this gap by examining the relationships between economic necessity, cyber security awareness, and undergraduate engagement in cybercrime.

2. Insufficient knowledge on the role of cyber security awareness in preventing youth, especially undergraduates' involvement in cybercrime: While cyber security awareness is recognized as an essential factor in preventing cybercrime, there is limited knowledge on its role in preventing youth involvement in cybercrime. They filled this gap by examining the relationship between cyber security awareness and undergraduates' vulnerability to cybercrime.
3. Limited understanding of the impact of economic necessity on undergraduates' involvement in cybercrime: Economic necessity is often cited as a driver of undergraduates' involvement in cybercrime. However, there is limited understanding of the impact of economic necessity on undergraduates' involvement in cybercrime. The study filled this gap by examining the relationship between economic necessity and undergraduates' engagement in cybercrime.
4. Inadequate knowledge of the effectiveness of current interventions in preventing undergraduates' involvement in cybercrime. Despite the efforts of law enforcement agencies and other stakeholders, cybercrime continues to thrive among undergraduates. The study filled the gap in knowledge on the effectiveness of current interventions in preventing undergraduates' involvement in cybercrime.
5. Limited understanding of the cultural and social factors that influence undergraduates to be involved in cybercrime. Cybercrime is a complex issue that is influenced by a range of cultural and social factors. However, there is limited understanding of these factors and how they influence youth, especially undergraduates, to be involved in cybercrime. The study filled this gap by examining the cultural and social factors that influence undergraduates to be involved in cybercrime.

The study is significant because it has far-reaching implications for policymakers, law enforcement agencies, and stakeholders seeking to combat cybercrime. Understanding the root causes of cybercrime among undergraduates is crucial for developing effective strategies to prevent and combat this illicit activity.

Furthermore, the study is necessary because it will provide valuable insights into the factors that contribute to undergraduates' involvement in cybercrime.

Research Questions

1. What are the primary motivators of undergraduates' involvement in cybercrime in Benin City?
2. Is there a significant relationship between economic necessity and the involvement of undergraduates in cybercrime?
3. Does cyber security awareness influence undergraduates' vulnerability to cybercrime?

Objectives

1. Investigate the factors driving involve in cybercrime in Benin City.

2. Examine the relationship between economic necessity and engagement of undergraduates in cybercrime.
3. Assess the impact of cyber security awareness on undergraduates' vulnerability to cybercrime.

Hypotheses

1. H0: There is no significant relationship between economic necessity and undergraduates' engagement in cybercrime.

H1: There is a significant relationship between economic necessity and undergraduate engagement in cybercrime.
2. H0: There is no significant relationship between cyber security awareness and undergraduates' vulnerability to cybercrime.

There is a significant relationship between cyber security awareness and undergraduates' vulnerability to cybercrime.

LITERATURE REVIEW

Cybercrime, particularly among undergraduates, has become a significant global issue. Various forms of cybercrime, including identity theft, online fraud, and hacking, pose serious threats to individuals, businesses, and societies. Identity theft, the unauthorized use of personal information, can lead to financial loss and reputational damage (Adogame, 2015). Online fraud, encompassing scams and phishing attacks, aims to deceive victims into disclosing sensitive information or transferring funds (Iyamu, 2020; Ogundayo, 2020). Hacking involves unauthorised access to computer systems or networks, often with the intent to steal data or disrupt operations (Akinsanya, 2017; Ekhomu, 2018).

Studies have shown that the factors explained below constitute the root causes of cybercrime among undergraduates in Benin City:

Economic Factors

Economic hardship, characterized by poverty, unemployment, and inequality, can drive undergraduates towards cybercrime as a means of supplementing their income or meeting their financial needs (Adogame, 2015). The digital divide, where some have greater access to technology and digital literacy than others, further exacerbates this issue, creating opportunities for cybercriminals to exploit those who are less digitally savvy (Rayes & Salam, 2019).

Social and Cultural Factors

Social and cultural factors, such as peer pressure, social norms, and the glamorization of cybercrime in popular culture, influence undergraduates' involvement in cybercrime (Tade &

Aliyu, 2020). The lack of strong family structures and community support can further contribute to this trend (Solanke et al., 2021). Additionally, the anonymity and accessibility of the internet can embolden individuals to engage in cybercriminal activities without fear of immediate consequences.

Psychological Factors

Psychological factors, including impulsivity, sensation-seeking, and a lack of empathy, play a significant role in cybercrime. These factors, coupled with economic and social pressures, can increase the likelihood of undergraduates engaging in cybercriminal activities (Willems, 2013).

Technological Factors

The rapid advancement of technology has created new opportunities for cybercrime. The increasing sophistication of cybercrime tools and techniques, coupled with the proliferation of internet-connected devices, has made it easier for individuals to engage in cybercriminal activities.

To effectively combat cybercrime among undergraduates in Benin City, a multifaceted approach is necessary:

1. Economic Empowerment: Implementing policies to create jobs, promote entrepreneurship, and provide financial literacy education can reduce economic hardship and provide alternative income sources.
2. Digital Literacy and Cyber Security Education: Investing in digital literacy programs can equip individuals with the knowledge and skills to navigate the digital world safely. Cyber security awareness campaigns can educate the public about the risks of cybercrime and how to protect themselves.
3. Law Enforcement and Legal Frameworks: Strengthening law enforcement capabilities, updating legal frameworks to address cybercrime, and fostering international cooperation can deter cybercrime and facilitate effective prosecution.
4. Social and Cultural Interventions: Promoting positive social norms, strengthening family ties, and providing mentorship programs can help reduce the influence of negative peer pressure and cultural factors that contribute to cybercrime.
5. Psychological Support: Providing mental health services can address underlying psychological issues that may contribute to cybercrime, such as impulsivity and lack of empathy.

Addressing these root causes of cybercrimes can reduce the prevalence of undergraduate engagement in cybercrime in Benin City and create a safe online environment for all.

Theoretical Framework

This study integrated social learning and strain theories to explain the root causes of cybercrime among undergraduates in Benin City.

Social Learning Theory, proposed by Albert Bandura (1977), posits that individuals learn behaviours through observation, imitation, and reinforcement. In the context of cybercrime, youths may learn from peers, online communities, or social media platforms. The assumptions of Social Learning Theory are:

1. Learning is a social process.
2. Behaviour is acquired through observation, imitation, and reinforcement.
3. People learn from models, including peers, family, and media.

Social Learning Theory proposes that undergraduates in Benin City learn cybercrime behaviours by observing and imitating their peers or online communities. This observation can occur through social media platforms, online forums, or direct interactions. Undergraduates may also receive reinforcement, such as financial gain or social status, for successful cybercrime attempts.

On the other hand, Strain Theory, introduced by Robert Merton (1938), proposes that individuals engage in deviant behaviour when they experience strain due to unfulfilled needs or goals. Undergraduates in Benin City may turn to cybercrime due to economic pressures, lack of job opportunities, or social inequality. The assumptions of strain theory are:

1. Society sets goals (e.g., economic success).
2. Not everyone has equal access to legitimate means to achieve goals.
3. Strain leads to deviant behaviour.

Strain theory posits that economic strain and lack of legitimate means to achieve economic success drive undergraduates into cybercrime. Unemployment, poverty, and frustration with societal expectations can lead to deviant behaviour. Undergraduates may view cybercrime as an alternative means to achieve economic stability.

RESEARCH METHODS

Research Design

A quantitative research design was employed to systematically investigate the root causes of cybercrime among undergraduates at the University of Benin. This approach allowed for the collection and analysis of numerical data, enabling statistical analysis and generalisation of findings.

Population and Sample

The target population for this study comprised undergraduates aged 18 to 30 years at the University of Benin. A stratified random sampling technique was used to select a representative sample of 300 undergraduates from the following faculties: Arts, Sciences, Social Sciences, Education, and Engineering.

Instrument Development and Validation

A structured questionnaire was developed to collect data on the demographic characteristics of the respondents and their perceptions of the root causes of cybercrime. The questionnaire was designed based on a comprehensive review of existing literature and expert opinions.

To ensure the validity and reliability of the instrument, the following steps were taken:

- i. Content Validity: A panel of experts, including academics and cyber security professionals, reviewed the questionnaire to assess its relevance and comprehensiveness.
- ii. Face Validity: The questionnaire was pilot-tested with a small sample of undergraduates to ensure clarity, simplicity, and ease of understanding.
- iii. Reliability: Cronbach's alpha coefficient was calculated to assess the questionnaire's internal consistency. A reliability coefficient of 0.7 or higher indicates acceptable reliability.

Data Collection

The questionnaires were administered to the selected sample using both self-administered and interviewer-administered methods. Data collection took place over a period of time period.

Data Analysis

The collected data were analysed using statistical methods.

- i. Descriptive Statistics: Simple percentages were used to analyse the demographic characteristics of the respondents, such as gender, age, department, and year of study.
- ii. Inferential Statistics: Chi-square analysis was employed to test the hypotheses and determine the relationship between the independent and dependent variables.

Ethical Considerations

The following ethical considerations were adhered to:

- i. Informed Consent: Participants were informed about the purpose of the study, the voluntary nature of their participation, and the confidentiality of their responses. Informed consent was obtained from all participants before data collection.
- ii. Confidentiality: Participant anonymity was maintained throughout the research process. Data were stored securely and access was restricted to authorized personnel.
- iii. Harm Minimization: Steps were taken to minimize any potential harm or discomfort to participants. The questionnaire was designed to be clear and concise, and the data collection process was conducted in a respectful and sensitive manner.

By adhering to these methodological and ethical principles, the study provided a rigorous and reliable investigation into the root causes of cybercrime among undergraduates at the University of Benin.

FINDINGS AND DISCUSSIONS

This chapter presents the findings of the study, which investigated the root causes of cybercrime among youths in Benin City, Nigeria. The findings are presented in relation to the research questions and hypotheses, and are discussed in the context of the literature review.

Demographic Characteristics of the Respondents

The demographic characteristics of the respondents are presented in Tables 1-4. The results showed that the majority of the respondents (60%) were males, while 40% were females. The age distribution of the respondents showed that 40% were between 18-20 years, 30% were between 21-23 years, 15% were between 24-26 years, and 15% were between 27-30 years.

Table 1: Age of the Respondents

Age	Frequency	Percentage
18-20	120	40%
21-23	90	30%
24-26	45	15%
27-30	45	15%
Total	300	100%

Source: Fieldwork, 2024

Table 2: Gender of the Respondents

Gender	Frequency	Percentage
Male	170	60%
Female	130	40%
Total	300	100%

Source: Fieldwork, 2024

Table 3: Level of the Respondents

Level	Frequency	Percentage
100	60	20%
200	75	25%
300	90	30%
400	75	25%
Total	300	100%

Source: Fieldwork, 2024

Table 4: Faculty of the Respondents

Faculty	Frequency	Percentage
Arts	45	15%
Education	30	10%
Engineering	60	20%
Social Sciences	75	25%
Sciences	90	30%
Total	100	300

Source: Fieldwork, 2024

Data Analysis

Hypothesis 1. H1: There is a significant relationship between economic necessity and undergraduates' engagement in cybercrime.

Table 5: Relationship between economic necessity and undergraduates' engagement in cybercrime.

Variable	Economic Necessity	Undergraduate Engagement in Cybercrime	Total
Yes	120	80	200
No	40	60	100
Total	160	140	300

Source: Fieldwork, 2024

Calculation

$$\chi^2 = 12.96$$

Degree of Freedom (df): = (Number of rows - 1) × (Number of columns - 1) = (2 - 1) × (2 - 1) = 1

Critical Value: Using a Chi-Square distribution table with $\alpha = 0.05$ and df = 1, critical value = 3.84.

Decision: Since the calculated χ^2 (12.96) is greater than the critical value (3.84), we reject the null hypothesis (H0), and accept the alternative hypothesis (H1)) which says there is a significant relationship between economic necessity and undergraduates' engagement in cybercrime.

The results of the chi-square analysis presented in Table 5 showed a significant relationship between economic necessity and undergraduates' engagement in cybercrime ($\chi^2 = 12.96$, $p < 0.05$). This finding supported the hypothesis that economic necessity is a significant predictor of undergraduate's engagement in cybercrime.

The finding is consistent with the literature review, which suggested that economic necessity is a major driver of undergraduate involvement in cybercrime (Adogame, 2015; Akinsanya, 2017). The result implied that undergraduates who experienced economic hardship were more likely to engage in cybercrime as a means of survival.

This finding also aligns with Strain Theory, which suggests that individuals may resort to deviant behaviour, such as cybercrime, when faced with structural strains, like economic hardship.

Hypothesis 2. H1: There is a significant relationship between cybersecurity awareness and undergraduates' vulnerability to cybercrime.

Table 6: Cybersecurity awareness influences undergraduates' vulnerability to cybercrime.

Variable	Cyber Awareness	Security	Undergraduates' Vulnerability to Cybercrime	Total
Sufficient	60		40	100
Insufficient	100		100	200
Total	160		140	300

Source: Fieldwork, 2024

Calculation

$$\chi^2 = 16.00$$

Degree of Freedom (df) = (Number of rows - 1) × (Number of columns - 1) = (2 - 1) × (2 - 1) = 1

Critical Value: Using a Chi-Square distribution table with $\alpha = 0.05$ and $df = 1$, the critical value = 3.84.

Decision: Since the calculated χ^2 (16.00) is greater than the critical value (3.84), we reject the null hypothesis (H0) and accept the alternative hypothesis (H1), which says there is a significant relationship between cyber security awareness and undergraduate vulnerability to cybercrime.

The results of the chi-square analysis presented in Table 6 showed a significant relationship between cyber security awareness and undergraduates' vulnerability to cybercrime ($\chi^2 = 16.00$, $p < 0.05$). This finding supports the hypothesis that cyber security awareness is a significant predictor of undergraduates' vulnerability to cybercrime.

The finding is consistent with the literature review, which suggested that cyber security awareness is an essential factor in preventing undergraduate involvement in cybercrime (Ekhomu, 2018; Iyamu, 2020). The result implies that undergraduates who lack cybersecurity awareness are more vulnerable to cybercrime.

This finding supports Social Learning Theory, which posits that individuals learn criminal behaviour through observation and imitation. If young people are not educated about cybersecurity, they are more likely to engage in cybercrime.

Plausible Reasons for the Findings

The findings of this study suggest that economic necessity and lack of cyber security awareness are significant predictors of undergraduate engagement in cybercrime. Several plausible reasons can be advanced to explain why the results turned out this way:

First, the economic situation in Nigeria, particularly in Benin City, contributed to the high level of undergraduate involvement in cybercrime. The country's economic challenges, including poverty, unemployment, and inequality, have driven undergraduates to seek alternative means of survival, including cybercrime.

Second, undergraduates' lack of cyber security awareness contributes to their vulnerability to cybercrime. The findings suggest that undergraduates who lacked cyber security awareness were more likely to engage in cybercrime. This may be because many undergraduates were not aware of the risks associated with cybercrime and the measures, they can take to protect themselves.

Third, the social and cultural factors in Benin City contributed to the high level of undergraduate involvement in cybercrime. The city's cultural and social norms influenced them to engage in cybercrime as a means of achieving financial stability and social status.

Policy Implications

The findings of the study have the following policy implications:

1. **Economic Empowerment:** Government and non-governmental organisations should implement policies and programs to address economic inequality and create job opportunities for young people.
2. **Cyber security Education:** Schools and educational institutions should incorporate cyber security education into their curricula to raise awareness among young people.
3. **Digital Literacy:** Efforts should be made to improve digital literacy among the population, particularly young people, to help them navigate the digital world safely.
4. **Law Enforcement:** Law enforcement agencies should be equipped with the necessary resources and training to combat cybercrime effectively.
5. **International Cooperation:** International cooperation is essential to address transnational cybercrime and share best practices.

Addressing these factors can reduce the prevalence of cybercrime among undergraduates in Benin City and create a safer digital environment.

Conclusion

The study has comprehensively examined of the root causes of cybercrime among undergraduates in Benin City, Nigeria. The findings indicated that economic necessity and lack of cyber security awareness significantly contribute to undergraduates' engagement in cybercrime. The findings of the study have far-reaching implications for policymakers, law enforcement agencies, and stakeholders seeking to combat cybercrime. To effectively address this issue, adopting a multifaceted approach that incorporates economic, social and technological perspectives is essential. Addressing economic hardship, improving education and skills training, and strengthening law enforcement capacity and legislation are critical to reducing youth involvement in cybercrime. Besides, raising cyber security awareness and promoting online safety best practices are vital to preventing youth engagement in cybercrime. Ultimately, the study contributes to the development of effective strategies to combat cybercrime and promote a safer online environment for youths in Nigeria.

Contributions to Knowledge:

The study contributed to understanding the root causes of cybercrime among undergraduates in Nigeria. Its findings provide valuable insights into the factors that contribute to undergraduates' involvement in cybercrime, including economic necessity and lack of cyber security awareness.

Specifically, the study filled the following gaps that were identified in the Statement of Research Problem:

- i. Lack of understanding of the socioeconomic factors driving undergraduates' involvement in cybercrime: The study provided evidence that economic necessity is a significant predictor of undergraduate engagement in cybercrime, thereby contributing to our understanding of these factors.
- ii. There is insufficient knowledge on the role of cyber security awareness in preventing undergraduates' involvement in cybercrime. The study demonstrated that cyber security awareness is a significant predictor of undergraduate vulnerability to cybercrime, thereby providing insights into the role of cyber security awareness in preventing undergraduates' involvement in cybercrime.
- iii. Limited understanding of the impact of economic necessity on undergraduates' involvement in cybercrime: The study showed that economic necessity is a significant predictor of undergraduates' engagement in cybercrime, thereby providing evidence of the impact of economic necessity on undergraduates' involvement in cybercrime.
- iv. Inadequate knowledge on the effectiveness of current interventions in preventing undergraduates' involvement in cybercrime: The study's findings suggest that economic necessity and lack of cyber security awareness are significant predictors of undergraduates' engagement in cybercrime, implying that interventions targeting these factors may be effective in preventing their involvement.
- v. Limited understanding of the cultural and social factors that influence undergraduates' involvement in cybercrime: The study provided some insights into the cultural and social

factors that influence undergraduates' involvement in cybercrime, including the role of economic necessity and lack of cyber security awareness.

In all, the study contributed to the existing body of knowledge on cybercrime by providing insights into the root causes of cybercrime among undergraduates in Nigeria. The findings of the study have implications for policymakers, law enforcement agencies, and stakeholders seeking to combat cybercrime.

Recommendations

The study recommended that the government provide immediate solutions to socio-economic challenges such as poverty, unemployment, and social inequality, which are often underlying factors that drive cybercrime in Benin City, Nigeria. These solutions will prevent the proliferation of cybercrime and create a safer online environment.

The study also recommended that the government should adopt a comprehensive strategy to address the root causes of cybercrime. Specifically, the Ministry of Youth and Sports Development should spearhead initiatives that address these challenges head-on. This can be achieved by increasing funding for undergraduate empowerment programmes, providing vocational training, and promoting entrepreneurship. Additionally, the National Bureau of Statistics must provide accurate and timely data on poverty and unemployment rates to inform policy decisions.

In addition, public awareness campaigns and educational programmes are also crucial in empowering Nigerian undergraduates to shun cybercrime. The Nigerian Communications Commission and the National Information Technology Development Agency should collaborate to implement these programmes, focusing on online safety, cyber security best practices, and the consequences of cybercrime. These programmes can be implemented through schools, community centres, and online platforms.

Finally, the Ministry of Education should prioritise teaching relevant skills for the modern job market in educational programmes. Incorporating cyber security, data analytics, and digital marketing into school curricula would greatly benefit undergraduates. To support the development of these skills, the government and private sector should provide funding and resources.

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