Research Article

Central Asian Studies of Social Science and History
e-ISSN 2660-6836 | Volume 7 | Issue 4 (2026) | Page 139-161

From Unemployment to Yahoo Yahoo: A Sociological Analysis of the Drivers and Consequences of Internet Fraud Among Nigerian Youths

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Abstract

Internet fraud, popularly known in Nigeria as Yahoo Yahoo, has become one of the most pressing social challenges confronting the nation, particularly among unemployed and economically vulnerable youths. In recent years, the phenomenon has evolved beyond conventional online scams into the more dangerous practice known as Yahoo Plus, in which internet fraud is allegedly combined with ritualistic beliefs and other criminal activities in pursuit of wealth. This study investigates the sociological drivers and consequences of Yahoo Yahoo and Yahoo Plus among Nigerian youths, with particular emphasis on the role of unemployment, poverty, peer influence, materialism, and weak social institutions. The study adopted a mixed-methods research design, integrating quantitative and qualitative approaches to provide a comprehensive understanding of the phenomenon. Quantitative data were collected through structured questionnaires administered to selected respondents. In contrast, qualitative data were obtained through in-depth interviews with key informants, including community leaders, security personnel, youth representatives, and academics. Quantitative data were analyzed using descriptive and inferential statistics, whereas qualitative data were subjected to thematic content analysis. The findings revealed that persistent unemployment, economic hardship, the glorification of wealth on social media, peer pressure, and declining moral values significantly contribute to youths' involvement in Yahoo Yahoo and its emerging variant, Yahoo Plus. The study further found that the increasing shift toward Yahoo Plus reflects a dangerous escalation in criminal behaviour with profound implications for public safety, social cohesion, and Nigeria's international image. The paper recommends sustained youth employment programmes, entrepreneurship development, ethical reorientation, strengthened cybercrime enforcement, community engagement, and improved collaboration among government agencies, educational institutions, religious organizations, and families to address both the structural and cultural factors driving internet fraud.

Keywords: Internet fraud, yahoo yahoo, yahoo plus, youth unemployment, cybercrime, mixed methods, Nigerian youths, sociology.

1. Introduction

The rapid advancement of information and communication technology (ICT) has transformed virtually every aspect of human life, reshaping how people communicate, conduct business, access education, and participate in the global economy. The internet has become

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Article history : submitted; 2026/06/15 revised; 2026/07/03 accepted; 2026/08/10 published; 2026/09/04

an indispensable tool for economic growth, innovation, financial inclusion, and social interaction. Digital technologies have created new opportunities for entrepreneurship, remote employment, online education, and cross-border commerce, particularly for young people in developing countries. However, these technological gains have also produced unintended consequences. The expansion of cyberspace has created new opportunities for criminal activities, giving rise to sophisticated forms of cybercrime that threaten economic stability, public trust, and national security [1].

Among the different forms of cybercrime, internet fraud has become one of the most pervasive and rapidly evolving crimes worldwide. Internet fraud involves the use of digital technologies, online platforms, and electronic communication to deceive individuals, organizations, or governments for financial or material gain. Common forms include phishing, identity theft, romance scams, advance-fee fraud, cryptocurrency scams, business email compromise, and online investment fraud [2]. Unlike conventional crimes, internet fraud is transnational, relatively anonymous, and technologically sophisticated, making detection and prosecution increasingly difficult. The growing dependence on digital financial systems and social media has further expanded opportunities for cybercriminals to exploit unsuspecting victims across geographical boundaries.

In Nigeria, internet fraud has acquired a unique social identity commonly referred to as **"Yahoo Yahoo."** Although the term originally described advance-fee fraud and email scams, it has gradually evolved into a broader concept encompassing different forms of online deception, including romance fraud, identity theft, fake investment schemes, cryptocurrency fraud, social media impersonation, and financial scams. While only a small proportion of Nigerian youths engage in these criminal activities, the actions of this minority have attracted significant international attention and have contributed to negative stereotypes about the country [3]. Consequently, *Yahoo Yahoo* has become more than a criminal justice issue; it represents a complex social phenomenon that reflects broader economic, cultural, and institutional challenges confronting contemporary Nigerian society.

The increasing involvement of some Nigerian youths in *Yahoo Yahoo* cannot be adequately understood without considering the country's socioeconomic realities. Nigeria possesses one of the largest youth populations in Africa, yet many young people continue to experience persistent unemployment, underemployment, poverty, and economic insecurity despite improvements in educational attainment [4]. Every year, thousands of graduates enter an already saturated labour market with limited employment opportunities. For many young people, prolonged joblessness creates frustration, uncertainty, and diminished hope for upward social mobility. Within this environment, some individuals perceive internet fraud as an alternative means of achieving financial success and social recognition. However, unemployment alone does not explain involvement in cybercrime, as the overwhelming majority of unemployed youths remain law-abiding despite facing similar economic challenges. This suggests that internet fraud results from the interaction of multiple structural, cultural, and individual factors rather than economic hardship alone.

The growing culture of materialism has further intensified this challenge. Contemporary Nigerian society increasingly celebrates wealth and visible symbols of economic success, often without questioning the legitimacy of its source. Social media platforms such as Instagram, Facebook, TikTok, Snapchat, and X (formerly Twitter) have amplified this culture by providing spaces where luxury lifestyles are publicly displayed and admired. Expensive vehicles, designer clothing, exotic vacations, and lavish celebrations are frequently presented as indicators of personal success. Young people who constantly consume such content may develop unrealistic expectations regarding wealth acquisition and social status. In some cases, these displays reinforce the perception that financial success is more important than the ethical means through which it is obtained, thereby weakening traditional values of honesty, diligence, and integrity [5].

Equally important is the influence of peer groups and changing social networks. Youths rarely make decisions in complete isolation. Friends, neighbourhood associations, online communities, and informal social groups often shape attitudes toward acceptable behaviour. Within some peer networks, *Yahoo Yahoo* has become normalized and, in certain instances, celebrated as evidence of intelligence, courage, or entrepreneurial ability rather than criminal conduct. Such environments expose young people to techniques of online fraud while simultaneously providing social approval for engaging in illegal activities. Sutherland's [6] Differential Association Theory explains that criminal behaviour is learned through interaction with others who transmit values, skills, and justifications that support unlawful conduct. As young people spend more time within such networks, criminal behaviour may gradually become accepted as normal.

More recently, concerns have intensified over the emergence of **"Yahoo Plus."** The term is widely used in Nigeria to describe alleged practices in which some internet fraudsters combine online fraudulent activities with ritualistic beliefs or other serious criminal acts in the expectation of increasing their financial success. Although many claims surrounding *Yahoo Plus* are based on criminal investigations, media reports, and public discourse rather than systematic empirical evidence, the phenomenon has generated widespread concern because it reflects the possibility that internet fraud may increasingly intersect with violent crime and organized criminal networks. Reports of ritual killings, kidnappings, and other violent offences allegedly linked to individuals pursuing illicit wealth have heightened public anxiety and raised important questions about changing moral values, youth socialization, and the effectiveness of social control institutions.

From a sociological perspective, *Yahoo Yahoo* is not merely the product of individual greed or moral failure. Rather, it reflects the interaction between structural conditions and social processes. Merton's [7] Strain Theory argues that societies often encourage individuals to pursue culturally valued goals such as wealth and success while failing to provide equal access to legitimate opportunities for achieving them. Under such circumstances, some individuals resort to illegitimate means to attain socially approved goals. Similarly, Bandura's [8] Social Learning Theory suggests that people learn behaviours by observing successful role models and imitating actions that appear rewarding. When young people observe internet fraudsters enjoying luxurious lifestyles without immediate consequences, they may become more willing to imitate such behaviours. Together with Differential Association Theory [9], these perspectives provide a strong theoretical foundation for understanding the social dynamics that sustain internet fraud in Nigeria.

The consequences of *Yahoo Yahoo* extend beyond individual victims. Financial institutions incur substantial losses through fraudulent transactions, while businesses invest heavily in cybersecurity infrastructure to protect customers and digital assets. At the national level, internet fraud damages Nigeria's international reputation, discourages foreign investment, undermines confidence in electronic commerce, and complicates international business relationships [10]. The emergence of *Yahoo Plus* has further intensified concerns because it is associated with broader issues of insecurity, moral decline, youth criminalization, and weakening social cohesion. If left unchecked, these trends may undermine sustainable national development and public confidence in digital technologies.

Although previous studies have examined cybercrime in Nigeria, much of the existing literature has focused on legal, technological, or economic dimensions. Comparatively fewer studies have adopted a comprehensive sociological perspective that examines how unemployment, poverty, peer influence, materialistic values, changing social norms, and institutional weaknesses collectively shape young people's involvement in *Yahoo Yahoo* and its evolving forms. Addressing this gap is important because effective responses require more than law enforcement alone. Sustainable solutions must also tackle the underlying social and economic conditions that create incentives for criminal behaviour.

Against this background, this study investigates the transition from unemployment to *Yahoo Yahoo* by examining the drivers and consequences of internet fraud among Nigerian youths. Specifically, the study explores how unemployment, poverty, peer influence, materialism, weak institutional control, and changing societal values contribute to youth involvement in internet fraud and the emerging phenomenon of *Yahoo Plus*. Using a mixed-methods approach, the study seeks to provide empirical evidence capable of informing public policy, strengthening youth development programmes, enhancing cybersecurity governance, and supporting interventions aimed at addressing both the structural and social roots of internet fraud in Nigeria.

Understanding the growing involvement of some Nigerian youths in *Yahoo Yahoo* (internet fraud) requires more than a legal or technological explanation. Internet fraud is rooted in complex social, economic, and cultural realities that shape individual behaviour and decision-making. Sociological theories provide valuable insights into why some young people engage in cybercrime despite knowing its legal and moral consequences. This study is anchored on Merton's Strain Theory, Sutherland's Differential Association Theory, Bandura's Social Learning Theory, and Routine Activity Theory. These theories complement one another by explaining how structural inequalities, social interactions, observational learning, and technological opportunities contribute to the emergence and persistence of internet fraud in Nigeria.

Strain Theory was developed by Robert K. Merton [11] to explain how social structures influence deviant behaviour. Merton argued that every society promotes culturally approved goals such as wealth, social status, prestige, and economic success. However, while these goals are widely shared, access to legitimate opportunities for achieving them is often unequally distributed. When individuals are unable to attain socially accepted goals through lawful means, they may experience frustration or "strain," which can lead some of them to adopt illegitimate means to achieve success. Merton's Strain Theory explains how unemployment, poverty, and limited legitimate opportunities create structural pressure that may encourage some youths to seek illegal sources of income

According to Merton [12], individuals respond to strain in different ways through conformity, innovation, ritualism, retreatism, and rebellion. Among these responses, innovation is particularly relevant to internet fraud. Innovative individuals continue to pursue society's goals of wealth and success but reject legitimate means, instead adopting illegal strategies to achieve those objectives. In the Nigerian context, *Yahoo Yahoo* can be viewed as an innovative response to structural barriers such as unemployment, poverty, economic inequality, and limited employment opportunities.

Nigeria's youthful population continues to face significant labour market challenges despite increasing levels of educational attainment. Every year, thousands of graduates leave universities and other tertiary institutions with expectations of securing meaningful employment. However, the labour market has been unable to absorb the growing number of job seekers, resulting in widespread unemployment and underemployment (International Labour Organization [13]. Prolonged unemployment often generates feelings of frustration, hopelessness, and social exclusion. For some youths, internet fraud appears to offer a faster route to financial success than waiting for scarce employment opportunities.

The increasing celebration of wealth in contemporary Nigerian society further reinforces this strain. Social recognition is frequently associated with expensive vehicles, luxurious houses, designer clothing, and extravagant lifestyles. Individuals who lack legitimate opportunities to achieve these socially valued symbols of success may become vulnerable to engaging in cybercrime. Merton's theory therefore provides a useful explanation for why some unemployed youths resort to *Yahoo Yahoo* as an alternative means of achieving economic mobility.

Nevertheless, Strain Theory has limitations. It tends to emphasize economic factors while giving less attention to individual moral values, peer influence, family background, and technological opportunities. Moreover, millions of unemployed Nigerians remain law-abiding despite facing similar structural challenges. This suggests that unemployment alone cannot fully explain involvement in internet fraud. Other social and psychological factors must also be considered.

Despite these limitations, Strain Theory remains highly relevant because it highlights the structural conditions that create pressure for deviant behaviour. The theory underscores the importance of addressing unemployment, poverty, inequality, and limited economic opportunities as part of long-term strategies for reducing internet fraud.

Differential Association Theory was developed by **Edwin H. Sutherland** to explain how criminal behaviour is learned through social interaction. Contrary to biological explanations of crime, Sutherland argued that individuals are not born criminals. Instead, criminal behaviour develops through communication and interaction with other people, particularly within close personal groups such as friends, family members, classmates, neighbours, and colleagues.

According to Sutherland [14], individuals become involved in criminal activities when they are exposed to more definitions that support law violation than definitions that discourage it. Through repeated interaction, they learn criminal techniques, motivations, attitudes, rationalizations, and justifications for illegal behaviour. Crime therefore becomes a learned social behaviour rather than an inherited characteristic.

The relevance of Differential Association Theory to *Yahoo Yahoo* is particularly evident in Nigeria. Many internet fraudsters reportedly begin their involvement through friends, roommates, classmates, or neighbourhood associates who introduce them to fraudulent techniques and online platforms. Experienced fraudsters often mentor new recruits by teaching them how to create fake online identities, manipulate victims emotionally, avoid law enforcement detection, and exploit digital payment systems. The growth of social media and encrypted digital communication has further strengthened these learning processes. Young people now interact within online communities where fraud techniques, success stories, software applications, and methods of evading detection are shared. Continuous exposure to these networks may normalize internet fraud and reduce moral resistance to criminal behaviour.

The emergence of *Yahoo Plus* further illustrates the explanatory value of Differential Association Theory. Reports suggest that some young people become involved in ritual-related practices after interacting with peers who believe such practices enhance financial success. Although many claims surrounding *Yahoo Plus* remain difficult to verify empirically, the theory helps explain how beliefs and behaviours associated with internet fraud can spread through social networks.

One limitation of Differential Association Theory is that it pays less attention to structural factors such as unemployment and poverty that may initially create vulnerability to criminal involvement. Nevertheless, the theory remains highly relevant because it explains how peer influence and socialization sustain internet fraud once individuals become connected to deviant networks.

Social Learning Theory, developed by Albert Bandura [15], extends the understanding of criminal behaviour by emphasizing observational learning. Bandura argued that people learn not only through direct experience but also by observing the behaviour of others and the consequences of those behaviours. Individuals are more likely to imitate behaviours that appear rewarding, particularly when the role models are admired or socially successful.

According to Bandura [16], learning occurs through four major processes: attention, retention, reproduction, and motivation. Individuals first observe a behaviour, remember it, acquire the ability to perform it, and finally decide whether to reproduce it depending on the expected rewards or punishments. Behaviours that receive positive reinforcement are more likely to be repeated.

Social Learning Theory provides important insights into the increasing popularity of *Yahoo Yahoo* among some Nigerian youths. In many communities, internet fraudsters publicly display expensive vehicles, luxurious houses, fashionable clothing, and extravagant lifestyles through social media platforms such as Instagram, TikTok, Snapchat, Facebook, and X. These displays often receive admiration, social approval, and public attention. Young people who repeatedly observe such lifestyles may begin to associate internet fraud with success, prestige, and financial independence.

The theory also explains the growing influence of digital culture on youth behaviour. Social media algorithms continuously expose users to luxury lifestyles and conspicuous consumption, creating unrealistic expectations regarding wealth acquisition. When criminal success appears to be rewarded while legal consequences seem limited or avoidable, some young people become more willing to imitate fraudulent behaviours.

The transition from *Yahoo Yahoo* to *Yahoo Plus* can similarly be understood through observational learning. Individuals who observe others attributing their financial success to ritual practices may imitate such behaviour, particularly when those practices are perceived to produce positive outcomes. Although empirical evidence regarding these claims remains limited, Social Learning Theory helps explain how beliefs and behaviours spread through observation and imitation.

A major strength of Bandura's theory is its ability to explain the influence of modern communication technologies and digital media on criminal behaviour. However, like Differential Association Theory, it gives less attention to structural inequalities such as unemployment and poverty that may motivate individuals to seek alternative means of income.

Together, these theories provide a comprehensive framework for understanding the transition from unemployment to *Yahoo Yahoo* among Nigerian youths. They recognize that internet fraud is neither purely an economic problem nor solely a technological issue. Rather, it is a multidimensional social phenomenon shaped by structural inequalities, social interactions, cultural values, technological opportunities, and institutional weaknesses. Consequently, effective interventions must move beyond punitive law enforcement to include youth employment, poverty reduction, digital ethics education, value reorientation, family support, cybersecurity awareness, and strengthened governance structures.

The rapid advancement of digital technologies has transformed the way individuals, businesses, and governments interact across the world. The internet has become an essential platform for communication, education, commerce, banking, healthcare, and governance. While these technological innovations have significantly improved productivity and global connectivity, they have also created new opportunities for criminal activities. One of the fastest-growing forms of cybercrime in the digital age is internet fraud, which has become a major concern for governments, financial institutions, law enforcement agencies, and researchers.

Internet fraud refers to the deliberate use of internet-enabled technologies to deceive individuals or organizations for financial or personal gain. It encompasses a wide range of illegal activities carried out through emails, websites, social media platforms, mobile applications, online marketplaces, and digital financial systems. These activities often involve false representation, identity theft, phishing, romance scams, business email compromise, online investment fraud, cryptocurrency scams, and advance-fee fraud [17]. Unlike conventional crimes, internet fraud can be committed across national borders with minimal physical contact between perpetrators and victims, making it increasingly difficult to detect and prosecute.

According to the Federal Bureau of Investigation [18], internet fraud has become one of the fastest-growing categories of financial crime globally, causing billions of dollars in annual losses to individuals, businesses, and governments. Similarly, the United Nations Office on Drugs and Crime [19] notes that cybercrime has evolved into a transnational security challenge because criminals increasingly exploit technological innovations and weak regulatory systems to target victims worldwide. As internet access expands and digital financial transactions become more common, cybercriminals continue to develop sophisticated methods for bypassing security systems and manipulating unsuspecting users.

Internet fraud differs from traditional forms of fraud because it relies heavily on information technology and digital communication. Conventional fraud often requires direct interaction between offenders and victims, whereas internet fraud allows offenders to remain anonymous while targeting multiple victims simultaneously from different geographical locations. This anonymity reduces the risk of identification and prosecution, making cybercrime particularly attractive to organized criminal networks and technologically skilled individuals [20].

From a sociological perspective, internet fraud is not merely a technological crime but a social phenomenon that reflects broader changes in economic structures, cultural values, social relationships, and patterns of inequality. The increasing dependence on digital technologies has altered human interaction while simultaneously creating opportunities for deviant behaviour. Consequently, understanding internet fraud requires examining not only technological vulnerabilities but also the social environments that encourage or discourage criminal behaviour.

Yahoo Yahoo: The Nigerian Context of Internet Fraud

One of the most worrying developments is the apparent institutionalization of *Yahoo Yahoo* in some communities. Reports from law enforcement agencies, investigative journalists, and local residents suggest that informal criminal apprenticeship systems have emerged, where experienced fraudsters recruit and train younger individuals. These clandestine centres, popularly referred to in some circles as **"HK" (Hustle Kingdom)** or by other local names, allegedly function as illegal training camps where recruits—sometimes ranging from teenagers to adults—learn various forms of cyber fraud, including romance scams, identity theft, cryptocurrency fraud, phishing, business email compromise, and social engineering techniques.

These networks often operate under the leadership of experienced fraudsters commonly addressed as the **"Chairman," "Chairmo," "Oga," "Boss,"** or **"Chairman of the Street."** Such individuals are believed to finance operations, provide accommodation and digital equipment, mentor new recruits, allocate prospective victims, and receive a percentage of the proceeds generated by those they train. This hierarchical arrangement resembles an informal criminal enterprise in which cybercrime is learned, organized, and sustained through mentorship and peer socialization.

Within the subculture of *Yahoo Yahoo*, specialized slang has evolved to redefine criminal behaviour in less morally objectionable terms. Rather than saying they have defrauded someone, perpetrators often describe a successful scam as **"catching a client," "landing a client," "billing," "hammering," "connecting,"** or simply **"collecting."** The victim is frequently referred to as a **"client"** or **"maga"**—a slang term for someone who has been successfully deceived. This unique vocabulary helps normalize fraudulent behaviour, creates a sense of group identity, and distances participants from the moral implications of their actions.

Perhaps the most disturbing aspect of this evolving criminal culture is the widespread belief in **"Yahoo Plus."** In many parts of Nigeria, *Yahoo Plus* is understood as the alleged combination of internet fraud with ritualistic practices, spiritual consultations, charms, or sacrifices believed by some perpetrators to enhance their ability to attract victims or secure financial success. While many of these claims remain difficult to verify systematically through empirical research, repeated references in criminal investigations, court cases, media reports, and public discourse have heightened concern among security agencies, religious leaders, scholars, and community stakeholders. Whether symbolic or real, the growing association between cybercrime and ritual practices suggests a disturbing transformation in the moral landscape of youth criminality.

Equally troubling is the apparent social acceptance of wealth suspected to have been acquired through internet fraud. In many communities, sudden displays of affluence by young people are celebrated rather than questioned. Expensive cars, luxury homes, lavish parties, and generous financial contributions to family and community projects often attract admiration regardless of the source of the wealth. In some instances, parents and relatives knowingly or unknowingly benefit from these illicit proceeds, choosing silence over accountability because of the economic benefits they receive. This tacit acceptance weakens the family's role as the primary agent of socialization and inadvertently legitimizes criminal behaviour. When society rewards wealth without scrutinizing its source, it sends a dangerous message to younger generations that financial success matters more than honesty, integrity, and lawful enterprise. Such value erosion creates fertile ground for the continued expansion of *Yahoo Yahoo* and its more dangerous variants, posing serious challenges to Nigeria's moral fabric, social cohesion, and national development.

The expansion of *Yahoo Yahoo* in Nigeria has increasingly been described as the emergence of a criminal subculture characterized by organized recruitment, mentorship, and apprenticeship. Although internet fraud is now prevalent across many parts of Nigeria, **Delta State**, particularly communities around Warri, Sapele, Ughelli, Asaba, and Abraka, has frequently been portrayed in academic literature, media reports, and law enforcement operations as one of the major hotspots for *Yahoo Yahoo* and the emerging phenomenon of *Yahoo Plus*. However, it would be inaccurate to describe Delta State as the official "headquarters" of internet fraud, as cybercrime has spread to virtually every geopolitical zone in Nigeria (Adebayo, Julius, & Fasasi, 2019).

Recent law enforcement operations have also revealed the increasing organization of these criminal networks. For example, the Delta State Police Command paraded **123 suspected internet fraudsters** alleged to belong to a syndicate popularly known as **"HK" (Hustle Kingdom)**, described by the police as functioning as a training school where young people were recruited and trained in internet fraud. According to the police, many recruits were between **17 and 25 years**, indicating the systematic nature of criminal socialization within these networks.

Similarly, the Economic and Financial Crimes Commission (EFCC) has repeatedly dismantled organized cybercrime syndicates operating in Delta State and other parts of Nigeria. Several operations have led to the arrest of suspected kingpins, seizure of luxury vehicles, laptops, mobile phones, and other digital devices believed to have been acquired through internet fraud. These operations suggest that *Yahoo Yahoo* has evolved beyond individual criminal acts into organized enterprises with identifiable leadership structures and mentorship systems.

Within these networks, successful fraud is often described using coded expressions such as **"catching a client," "landing a client," "billing," "hammering,"** or **"collecting,"** while victims are commonly referred to as **"maga."** The use of such language helps normalize criminal behaviour and strengthens group identity among participants. This finding is consistent with Differential Association Theory, which argues that criminal behaviour is learned and reinforced through interaction within deviant groups (Sutherland, 1947).

Another disturbing dimension is the growing association between internet fraud and **Yahoo Plus**. Academic studies have reported that some perpetrators believe ritual practices, charms, or spiritual consultations can enhance their success in cyber fraud. Adebayo, Julius, and Fasasi (2019), in their study of in-school adolescents in Delta State, observed that respondents perceived *Yahoo Plus* as increasingly prevalent and associated with the desire for quick wealth. Likewise, sociological studies by Tade (2013) and later researchers have discussed the emergence of "cyber-spiritualism," where some offenders combine internet fraud with spiritual rituals in pursuit of financial success.

Perhaps most troubling is the growing social acceptance of wealth suspected to have been acquired through cybercrime. In some communities, sudden affluence among young people is celebrated rather than questioned. Families may knowingly or unknowingly benefit from the proceeds of internet fraud by accepting gifts, constructing houses, financing ceremonies, or improving their living conditions with illicit funds. Such acceptance weakens the family's role as an agent of moral socialization and reinforces the perception that wealth is more important than the legitimacy of its source. When communities celebrate unexplained prosperity while condemning honest but modest living, they inadvertently contribute to the normalization of cybercrime and encourage the next generation to view *Yahoo Yahoo* as a viable route to socioeconomic advancement.

Although internet fraud occurs worldwide, Nigeria has developed a distinctive local terminology for this crime known as **"Yahoo Yahoo."** The expression emerged during the late 1990s and early 2000s when many fraudsters relied on free Yahoo! email accounts to communicate with prospective victims overseas. Over time, the term evolved beyond its association with Yahoo email services and came to describe virtually every form of internet-enabled financial deception carried out by Nigerian cybercriminals (Tade & Aliyu, 2011).

Initially, *Yahoo Yahoo* involved relatively simple advance-fee fraud schemes popularly referred to as "419 fraud," where offenders persuaded victims to pay advance processing fees in exchange for fictitious financial rewards. As internet technologies evolved, *Yahoo Yahoo* expanded to include romance scams, fake employment offers, online shopping fraud, identity theft, social media impersonation, cryptocurrency fraud, phishing attacks, investment scams, and business email compromise. Today's *Yahoo Yahoo* operations often involve organized criminal groups equipped with sophisticated technological skills and extensive international networks.

It is important to recognize that the overwhelming majority of Nigerian youths are honest, hardworking, and law-abiding citizens. Nevertheless, the activities of a relatively small group involved in internet fraud have significantly damaged Nigeria's international image.

Foreign businesses and individuals frequently approach online transactions involving Nigerians with suspicion, leading to increased verification procedures and reduced trust in legitimate digital commerce (UNODC, 2021).

Several scholars argue that *Yahoo Yahoo* should not be viewed solely as criminal behaviour but also as a reflection of deeper structural problems within Nigerian society. High unemployment, poverty, corruption, social inequality, poor governance, declining moral values, and limited economic opportunities create conditions that increase the attractiveness of illegal sources of income (Tade & Aliyu, 2011). Consequently, *Yahoo Yahoo* has become an important subject of sociological inquiry because it reflects the interaction between economic deprivation, socialization, peer influence, and changing societal values.

The Emergence of Yahoo Plus

In recent years, public concern has shifted from conventional *Yahoo Yahoo* to a more disturbing phenomenon commonly known as **"Yahoo Plus."** Unlike traditional internet fraud, *Yahoo Plus* refers to the alleged combination of cyber fraud with ritualistic beliefs or other serious criminal activities that some perpetrators believe will increase their financial success or ability to manipulate victims. Although many claims surrounding *Yahoo Plus* remain difficult to verify systematically, the term has become widely recognized in public discourse, media reports, criminal investigations, and security discussions in Nigeria.

The emergence of *Yahoo Plus* reflects the changing nature of criminal innovation within Nigerian society. Rather than relying exclusively on technological skills, some offenders reportedly seek additional forms of psychological confidence or supernatural assistance while engaging in internet fraud. Reports linking *Yahoo Plus* to ritual killings, kidnapping, intimidation, and other violent crimes have heightened public anxiety and increased demands for stronger government intervention.

From a sociological standpoint, the growing popularity of *Yahoo Plus* may be interpreted as evidence of moral decline, weakening social control mechanisms, and increasing societal pressure to achieve wealth regardless of the means employed. The glorification of material success, coupled with inadequate employment opportunities and widespread corruption, has contributed to an environment where illegal wealth accumulation may appear socially rewarding to some young people.

Although empirical evidence remains limited, existing literature suggests that *Yahoo Plus* represents an evolution of cybercrime rather than an entirely separate criminal phenomenon. More empirical research is therefore required to distinguish myths from realities while understanding the social conditions that facilitate its emergence.

Youth Unemployment and Internet Fraud

Youth unemployment has remained one of the most persistent developmental challenges confronting Nigeria despite the country's enormous human and natural resources. According to the International Labour Organization (ILO, 2024), unemployment among young people continues to pose significant economic and social challenges across many developing countries, limiting opportunities for decent work and increasing vulnerability to crime and social exclusion.

Nigeria produces thousands of graduates annually from universities, polytechnics, and colleges of education. However, economic growth has not generated sufficient employment opportunities to absorb the expanding labour force. Consequently, many educated youths experience prolonged unemployment or underemployment after graduation. Persistent joblessness often results in financial hardship, frustration, psychological stress, and feelings of hopelessness regarding future economic prospects.

Numerous scholars have identified unemployment as one of the structural conditions associated with criminal behaviour (Merton, 1938; Agnew, 1992). When legitimate opportunities for achieving socially valued goals become scarce, some individuals may adopt alternative strategies, including illegal activities, to satisfy economic needs or social expectations. Within the Nigerian context, some unemployed youths view *Yahoo Yahoo* as an alternative source of income capable of providing immediate financial rewards.

However, unemployment alone does not automatically produce criminal behaviour. Millions of unemployed Nigerians continue to pursue lawful means of survival despite experiencing severe economic hardship. This observation suggests that unemployment interacts with other factors such as peer influence, family background, corruption, social media exposure, and materialistic aspirations in shaping individual decisions regarding internet fraud.

Materialism and the Culture of Quick Wealth

Materialism has become increasingly visible in contemporary Nigerian society. Economic success is frequently measured through visible possessions such as luxury vehicles, expensive houses, designer clothing, jewellery, and extravagant lifestyles. Social media has further amplified this culture by allowing individuals to publicly display wealth to large audiences. The increasing celebration of material success has altered traditional definitions of achievement. Rather than emphasizing education, professional competence, integrity, or hard work, some segments of society now evaluate social status primarily through financial possessions regardless of how such wealth is acquired.

Several researchers argue that this changing value orientation has contributed to the normalization of internet fraud among some Nigerian youths (Tade & Aliyu, 2011). Young people who constantly observe fraudsters enjoying luxurious lifestyles without visible legal consequences may become more willing to imitate similar behaviours. Bandura's (1977) Social Learning Theory explains that individuals often learn behaviours through observation and imitation of successful role models. Consequently, repeated exposure to displays of unexplained wealth can gradually weaken moral resistance to criminal activities.

Peer Influence and Social Media Exposure

Peer groups play a central role in shaping youth behaviour. During adolescence and early adulthood, individuals often rely on friends and social networks for identity formation, emotional support, and behavioural guidance. Positive peer relationships encourage educational achievement and responsible citizenship, whereas negative peer associations may increase involvement in deviant activities. In the context of *Yahoo Yahoo*, peer influence extends beyond physical interactions to online communities where fraud techniques, success stories, and fraudulent strategies are shared. Social media platforms facilitate communication among fraudsters while simultaneously exposing young people to images of luxury lifestyles that appear attainable through internet fraud.

Sutherland's (1947) Differential Association Theory argues that criminal behaviour is learned through interaction with others who provide techniques, motivations, and justifications for unlawful conduct. Accordingly, youths who spend considerable time within peer networks that normalize internet fraud are more likely to develop favourable attitudes toward cybercrime than those whose social environments promote ethical conduct.

Consequences of Internet Fraud

The consequences of internet fraud extend beyond financial losses experienced by victims. At the individual level, victims frequently suffer emotional trauma, psychological distress, loss of trust, and financial hardship. Businesses incur significant costs in cybersecurity investments, fraud prevention systems, and reputational management. Financial institutions devote enormous resources to detecting and preventing fraudulent transactions.

At the national level, internet fraud undermines investor confidence, weakens Nigeria's international reputation, reduces trust in electronic commerce, and complicates cross-border business relationships (UNODC, 2021). The rise of *Yahoo Plus* has further intensified concerns by contributing to broader issues of insecurity, youth criminalization, and declining societal values.

Beyond these economic implications, internet fraud threatens social cohesion by promoting the perception that wealth acquired through illegal means is more rewarding than honest labour. Such value distortions weaken public confidence in merit, education, entrepreneurship, and legitimate employment, thereby creating long-term challenges for sustainable national development.

Yahoo Plus and Its Sociological Implications

In recent years, public discourse surrounding internet fraud in Nigeria has expanded beyond conventional *Yahoo Yahoo* to include what is popularly referred to as **Yahoo Plus**. Within Nigerian society, *Yahoo Plus* is commonly understood as an alleged practice in which some internet fraudsters seek spiritual or ritual assistance in the belief that it will enhance their chances of deceiving victims or acquiring wealth. Although many of the claims associated with *Yahoo Plus* remain difficult to verify through systematic empirical research, the phenomenon has received considerable attention in media reports, criminal investigations, court proceedings, and public debates.

Reports by the Economic and Financial Crimes Commission (EFCC), the Nigeria Police Force, and several Nigerian newspapers have linked some individuals suspected of internet fraud to cases involving ritual paraphernalia, kidnappings, and homicide. However, it is important to distinguish between allegations made during investigations and facts established through judicial proceedings. Existing evidence does not support the conclusion that all internet fraudsters engage in ritual practices or that ritual activities are an inherent component of internet fraud. Nevertheless, the recurring association between cybercrime and ritual-related offences has generated widespread public concern and has contributed to the popular use of the term *Yahoo Plus*.

Another troubling issue highlighted in media reports is the vulnerability of young women to violent crimes committed by individuals seeking illicit wealth. Nigerian law enforcement agencies have investigated several high-profile cases in which women—some of whom reportedly met suspects through social media, dating platforms, or commercial sexual encounters commonly referred to as "hookups"—became victims of kidnapping or homicide. While these incidents should not be generalized to all cases of *Yahoo Plus*, they have intensified public fears regarding the intersection of cybercrime, gender-based violence, and organized criminality.

From a sociological perspective, the significance of *Yahoo Plus* lies not only in the alleged criminal acts but also in what the phenomenon reveals about changing social values. The pursuit of wealth without regard for ethical or legal constraints reflects a weakening of traditional moral norms and increasing pressure on young people to achieve rapid economic success. The glorification of extravagant lifestyles on social media, persistent unemployment, widening socioeconomic inequality, and the erosion of community-based social control have collectively created conditions in which illicit wealth may be admired rather than questioned.

The consequences of this phenomenon are profound. At the individual level, victims and their families experience devastating physical, emotional, psychological, and financial harm. At the societal level, the fear generated by alleged *Yahoo Plus* activities undermines public trust, increases insecurity, damages Nigeria's international reputation, discourages investment, and weakens confidence in digital technologies. It also contributes to moral decline by normalizing the idea that wealth, irrespective of its source, is a measure of social success. If these trends continue unchecked, they may further erode social cohesion, weaken the rule of law, and discourage young people from pursuing legitimate education, entrepreneurship, and employment as pathways to socioeconomic advancement. These concerns underscore the need for stronger law enforcement, youth employment initiatives, value reorientation programmes, digital ethics education, and continued empirical research to distinguish verified evidence from popular narratives while addressing the structural conditions that contribute to cybercrime.

Overall, the literature demonstrates that *Yahoo Yahoo* is not merely a technological crime but a multidimensional social phenomenon shaped by the interaction of economic deprivation, unemployment, peer influence, materialism, digital technologies, institutional weaknesses, and changing cultural values. Understanding these interconnected concepts provides the foundation for examining the sociological drivers and consequences of internet fraud among Nigerian youths.

2. Methodology

Research Design

This study adopted a mixed-methods research design, integrating both quantitative and qualitative approaches to provide a comprehensive understanding of the drivers and consequences of *Yahoo Yahoo* (internet fraud) among Nigerian youths. The mixed-methods approach was considered appropriate because the phenomenon of internet fraud is multifaceted, involving social, economic, cultural, and behavioural dimensions that cannot be adequately captured using a single research method. By combining quantitative and qualitative techniques, the study was able to obtain measurable evidence while also exploring participants' lived experiences, perceptions, and interpretations of *Yahoo Yahoo* and the emerging phenomenon of *Yahoo Plus*.

The quantitative component enabled the researcher to examine patterns, relationships, and the extent to which factors such as unemployment, poverty, peer influence, materialism, and social media exposure contribute to internet fraud. The qualitative component complemented these findings by providing deeper insights into why some young people become involved in cybercrime and how communities perceive its consequences. The integration of both methods enhanced the credibility, validity, and richness of the findings through methodological triangulation (Creswell & Plano Clark, 2018).

Study Area: The study was conducted in Port Harcourt Metropolis, Rivers State, Nigeria, one of the country's largest commercial and industrial centres. Port Harcourt is home to numerous tertiary institutions, business organizations, financial institutions, and a large youth population. The city has experienced rapid urbanization, increasing internet penetration, widespread use of smartphones, and expanding digital financial services, making it an appropriate location for investigating internet fraud among young people.

The metropolis also faces persistent challenges associated with youth unemployment, underemployment, and socioeconomic inequality. These conditions, coupled with increasing digital connectivity, provide an important context for examining the relationship between unemployment and involvement in *Yahoo Yahoo* activities.

Population of the Study: The target population comprised Nigerian youths aged 18–40 years residing in Port Harcourt Metropolis. The study focused on unemployed graduates, underemployed youths, university students, self-employed youths, and young professionals because these groups represent a significant proportion of the active internet-using population.

For the qualitative component, the study also included key informants selected from law enforcement agencies, academic institutions, youth organizations, community leaders, religious leaders, and cybersecurity practitioners who possessed relevant knowledge and experience regarding internet fraud and youth-related social issues.

Sample Size and Sampling Procedure: A sample size of 400 respondents was selected for the quantitative survey. The sample size was considered adequate for statistical analysis and consistent with recommendations for social science research involving large populations (Cochran, 1977).

A multistage sampling technique was employed. In the first stage, selected communities within Port Harcourt Metropolis were purposively identified based on their high concentration of youths and accessibility. In the second stage, respondents were selected using simple random sampling, giving eligible participants an equal opportunity to participate in the study. For the qualitative component, 20 key informants were purposively selected based on their professional experience and knowledge of cybercrime, youth development, and community security. Their perspectives provided valuable contextual information that complemented the quantitative findings.

Sources of Data: The study relied on both primary and secondary sources of data. Primary data were collected directly from respondents through structured questionnaires and in-depth interviews. These instruments enabled the researcher to gather firsthand information regarding participants' perceptions of unemployment, internet fraud, peer influence, social media exposure, materialism, and the emerging phenomenon of *Yahoo Plus*.

Secondary data were obtained from scholarly journal articles, textbooks, government publications, reports from the National Bureau of Statistics (NBS), the Nigerian Communications Commission (NCC), the Economic and Financial Crimes Commission (EFCC), the Nigeria Inter-Bank Settlement System (NIBSS), the International Labour Organization (ILO), the United Nations Office on Drugs and Crime (UNODC), and other credible academic and policy sources. These materials provided theoretical and empirical support for the study.

Instruments for Data Collection: Two research instruments were used to collect data. The first instrument was a structured questionnaire designed to obtain quantitative information from respondents. The questionnaire consisted of two sections. Section A collected demographic information such as age, gender, educational qualification, employment status, and occupation. Section B contained statements measuring unemployment, peer influence, social media exposure, materialistic values, perceptions of *Yahoo Yahoo*, *Yahoo Plus*, and the consequences of internet fraud. Responses were measured using a five-point Likert scale, ranging from Strongly Agree (5) to Strongly Disagree (1).

The second instrument was a semi-structured interview guide, which facilitated in-depth discussions with key informants. The interviews explored participants' views on the causes of internet fraud, the evolution of *Yahoo Yahoo*, the emergence of *Yahoo Plus*, the effectiveness of government interventions, and possible strategies for reducing youth involvement in cybercrime.

Validity of the Instrument: To ensure content and face validity, the questionnaire and interview guide were reviewed by experts in Sociology, Criminology, Research Methodology, and Industrial Relations. Their comments and recommendations were incorporated into the final version of the instruments to improve clarity, relevance, and consistency with the study objectives. A pilot study involving 30 respondents outside the study area was conducted to assess the clarity and appropriateness of the questionnaire. Necessary revisions were made before the main data collection commenced.

Reliability of the Instrument: The reliability of the questionnaire was assessed using Cronbach's Alpha reliability coefficient. The pilot test produced an overall reliability coefficient of 0.87, indicating a high level of internal consistency since the value exceeded the recommended threshold of 0.70 (Nunnally & Bernstein, 1994). This confirmed that the instrument was suitable for the main study.

Method of Data Collection: Data collection was conducted over a period of eight weeks. The researcher was assisted by trained research assistants who administered questionnaires to respondents across selected communities within Port Harcourt Metropolis. Before administering the questionnaire, the objectives of the study were explained to participants, and informed consent was obtained.

Completed questionnaires were retrieved immediately after completion where possible, while appointments were scheduled for subsequent collection when immediate retrieval was not feasible.

The qualitative interviews were conducted face-to-face at locations convenient to participants. With participants' consent, interviews were audio-recorded to ensure accuracy and later transcribed verbatim for analysis.

Method of Data Analysis: Quantitative data were coded, entered, and analyzed using the Statistical Package for the Social Sciences (SPSS) version 29. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize respondents' demographic characteristics and describe the major variables.

Inferential statistics were employed to test the study hypotheses. Pearson Product Moment Correlation was used to examine the relationships between unemployment, peer influence, materialism, social media exposure, and involvement in *Yahoo Yahoo*. Multiple regression analysis was further employed to determine the extent to which the independent variables predicted internet fraud among Nigerian youths. Statistical significance was determined at the 0.05 level.

Qualitative interview data were analyzed using thematic analysis. Interview transcripts were carefully read several times to identify recurring ideas, concepts, and patterns. Similar responses were grouped into themes and interpreted alongside the quantitative findings. The integration of both datasets enabled the researcher to provide a more comprehensive explanation of the factors driving internet fraud and the social consequences associated with *Yahoo Yahoo* and *Yahoo Plus*.

Table 1. Demographic Characteristics of Respondents (N = 400).

Variable	Category	Frequency	Percentage (%)
Gender	Male	236	59.0
	Female	164	41.0
Age	18–24 years	98	24.5
	25–30 years	142	35.5
	31–35 years	94	23.5
	36–40 years	66	16.5
Educational Qualification	SSCE	56	14.0
	OND/NCE	82	20.5
	Bachelor's Degree	198	49.5
	Postgraduate	64	16.0
Employment Status	Unemployed	212	53.0
	Self-employed	88	22.0
	Employed	100	25.0

Source: Research Field Work

Table 2. Descriptive Statistics of Study Variables.

Variable	Mean	Std. Deviation	Decision
Youth Unemployment	4.31	0.64	High
Poverty	4.18	0.71	High

Peer Influence	4.12	0.76	High
Materialism	4.27	0.68	High
Social Media Exposure	4.41	0.58	Very High
Internet Fraud (Yahoo Yahoo)	3.96	0.83	High

Source: Research Field Work

Table 3. Pearson Correlation Matrix.

Variables	1	2	3	4	5	6
1. Unemployment	1.000					
2. Poverty	.721**	1.000				
3. Peer Influence	.534**	.562**	1.000			
4. Materialism	.496**	.531**	.673**	1.000		
5. Social Media Exposure	.423**	.408**	.615**	.648**	1.000	
6. Yahoo Yahoo	.712**	.681**	.753**	.698**	.731**	1.000

p < .01

Source: Research Field Work

Table 4. Multiple Regression Analysis.

Dependent Variable: Yahoo Yahoo (Internet Fraud)

Predictor	B	Beta	t	p-value
Constant	0.842	-	2.91	.004
Unemployment	0.328	.301	6.74	.000
Poverty	0.216	.214	4.87	.000
Peer Influence	0.387	.366	8.52	.000
Materialism	0.271	.253	5.83	.000
Social Media Exposure	0.312	.298	6.42	.000

Source: Research Field Work

$R^2 = 0.687$

Adjusted $R^2 = 0.681$

$F = 172.64$

$p < .001$

Table 5. Themes from Qualitative Interviews.

Theme	Representative Responses
Youth unemployment	"Many graduates have no jobs and become desperate."
Peer influence	"Friends introduce others into Yahoo Yahoo."
Materialism	"Young people want quick wealth and luxury lifestyles."
Social media	"Instagram and TikTok glorify extravagant living."

Yahoo Plus	"Some youths now believe rituals can enhance online fraud."
Weak institutions	"Poor law enforcement encourages criminal behaviour."

Source: Research Field Work

3. Results, Discussion and Summary of Findings

Results

The study examined the relationship between youth unemployment and involvement in *Yahoo Yahoo* (internet fraud) among Nigerian youths using a mixed-methods approach. A total of 400 questionnaires were administered, and all were properly completed and returned, representing a 100% response rate. The quantitative data were analyzed using descriptive statistics, Pearson Product Moment Correlation, and Multiple Regression Analysis, while the qualitative data obtained through in-depth interviews were analyzed using thematic analysis.

Demographic Characteristics of Respondents

The demographic analysis showed that 236 respondents (59.0%) were male, while 164 respondents (41.0%) were female. The majority of respondents (35.5%) were between 25 and 30 years, indicating that the study captured participants within the economically active youth population.

Regarding educational qualification, almost half of the respondents (49.5%) possessed bachelor's degrees, while 20.5% had OND/NCE qualifications, 16.0% possessed postgraduate qualifications, and 14.0% had only secondary school certificates. These findings indicate that internet access and digital literacy are relatively high among educated Nigerian youths. The employment profile revealed that 53.0% of respondents were unemployed, 22.0% were self-employed, and only 25.0% had formal employment. This finding highlights the persistent unemployment challenge confronting Nigerian youths and supports concerns raised by previous scholars regarding limited employment opportunities within the country.

Descriptive Analysis

The descriptive statistics revealed that respondents strongly agreed that unemployment contributes significantly to internet fraud, recording a mean score of 4.31. Social media exposure had the highest mean score (4.41), suggesting that respondents perceived social media as a major factor influencing youth involvement in *Yahoo Yahoo*. Materialism recorded a mean score of 4.27, while poverty and peer influence recorded mean scores of 4.18 and 4.12, respectively. The dependent variable, *Yahoo Yahoo* (internet fraud), recorded a mean score of 3.96, indicating that respondents generally acknowledged the prevalence of internet fraud among some Nigerian youths.

Correlation Analysis

The Pearson correlation analysis revealed statistically significant positive relationships between all the independent variables and *Yahoo Yahoo*. Youth unemployment recorded a strong positive correlation with internet fraud ($r = .712$, $p < .01$), suggesting that increasing unemployment is associated with greater involvement in cybercrime.

Similarly, poverty showed a significant positive relationship with internet fraud ($r = .681$, $p < .01$), while peer influence recorded the strongest relationship ($r = .753$, $p < .01$).

Materialism ($r = .698, p < .01$) and social media exposure ($r = .731, p < .01$) also demonstrated strong positive associations with *Yahoo Yahoo*. These findings indicate that internet fraud is influenced by multiple interacting socioeconomic and cultural factors.

Multiple Regression Analysis

The regression results further demonstrated that the independent variables jointly explained approximately 68.7% of the variation in internet fraud ($R^2 = .687$). The overall regression model was statistically significant ($F = 172.64, p < .001$), confirming that unemployment, poverty, peer influence, materialism, and social media exposure significantly predict involvement in *Yahoo Yahoo*.

Among the predictors, peer influence ($\beta = .366$) emerged as the strongest predictor of internet fraud, followed by unemployment ($\beta = .301$), social media exposure ($\beta = .298$), materialism ($\beta = .253$), and poverty ($\beta = .214$). These results suggest that while economic hardship creates vulnerability, social relationships and changing value systems play equally important roles in encouraging youth participation in internet fraud.

Qualitative Findings

The qualitative interviews reinforced the quantitative findings. Participants consistently identified unemployment, peer pressure, economic hardship, and societal admiration for wealth as major drivers of *Yahoo Yahoo*. Several respondents noted that prolonged unemployment often leads young graduates to experience frustration and hopelessness, making internet fraud appear to be an attractive alternative source of income.

Participants also emphasized the growing influence of social media in promoting extravagant lifestyles. According to one participant: "Young people spend hours watching others display expensive cars, houses and designer clothes online. Many begin to believe that success is measured only by wealth, regardless of how it is acquired." Another participant observed: "Many youths do not start Yahoo Yahoo alone. They are introduced by friends who promise quick money and teach them how to scam people online."

Several interviewees also expressed concern about the growing emergence of **Yahoo Plus**, describing it as a dangerous evolution of internet fraud involving ritualistic beliefs and other serious criminal activities. Most participants viewed this development as evidence of declining moral values and increasing desperation among some youths.

4. Discussion of Findings

The findings of this study demonstrate that *Yahoo Yahoo* cannot be explained solely as an individual criminal choice but should be understood within the broader context of Nigeria's socioeconomic realities. Persistent youth unemployment emerged as one of the strongest predictors of internet fraud. This finding supports the argument that prolonged unemployment creates financial pressure, social frustration, and feelings of exclusion, which may encourage some youths to seek alternative means of income. The finding is consistent with Merton's (1938) Strain Theory, which argues that individuals may adopt illegitimate means of achieving socially valued goals when legitimate opportunities are unavailable.

The study further found that poverty significantly contributes to youth involvement in internet fraud. Although poverty alone does not inevitably produce criminal behaviour, economic hardship increases vulnerability by limiting access to legitimate income-generating opportunities. This finding aligns with studies by Tade and Aliyu (2011), who argued that structural economic conditions contribute to the growth of internet fraud in Nigeria.

Peer influence emerged as the strongest predictor of *Yahoo Yahoo*. This finding confirms Sutherland's (1947) Differential Association Theory, which maintains that criminal behaviour is learned through interaction with peers. Many respondents indicated that friends introduced them or others to internet fraud, taught fraudulent techniques, and normalized criminal behaviour. This suggests that interventions targeting youth peer networks may be particularly effective in reducing internet fraud.

Social media exposure also significantly influenced participation in *Yahoo Yahoo*. Respondents reported that social media platforms frequently glorify luxurious lifestyles, creating unrealistic expectations regarding wealth and success. These findings support Bandura's (1977) Social Learning Theory, which explains that individuals imitate behaviours that appear rewarding. Continuous exposure to successful fraudsters displaying wealth online may encourage impressionable youths to adopt similar behaviours.

Materialistic values were also found to significantly predict internet fraud. Increasing societal emphasis on wealth, prestige, and conspicuous consumption appears to have weakened traditional values associated with honesty, integrity, and hard work. This cultural shift reinforces the belief that financial success is more important than the legitimacy of the means used to obtain it.

The qualitative findings further revealed growing concern over the emergence of Yahoo Plus. Participants perceived this development as an escalation of criminal behaviour beyond conventional internet fraud. While systematic empirical evidence on every aspect of *Yahoo Plus* remains limited, respondents associated the phenomenon with ritualistic practices, violent crimes, and increasing moral decline. This finding suggests that internet fraud is evolving and requires more comprehensive research and policy responses.

Collectively, the findings indicate that *Yahoo Yahoo* results from the interaction of structural inequalities, changing cultural values, peer influence, digital technology, and weak institutional control rather than from unemployment alone. Consequently, effective interventions should integrate employment generation, youth empowerment, ethical reorientation, digital literacy, stronger cybersecurity systems, and improved law enforcement.

5. Conclusion

This study examined the relationship between youth unemployment and *Yahoo Yahoo* (internet fraud) among Nigerian youths, with particular emphasis on the social, economic, and cultural factors that have contributed to the increasing prevalence of cybercrime in contemporary Nigerian society. Using a mixed-methods approach, the study investigated how unemployment, poverty, peer influence, materialistic values, and social media exposure shape young people's involvement in internet fraud and the emerging phenomenon popularly referred to as *Yahoo Plus*. The findings demonstrate that *Yahoo Yahoo* is far more than a technological or legal problem; it is fundamentally a sociological issue rooted in structural inequalities, changing social values, and weakened institutional controls. The quantitative findings established that youth unemployment, poverty, peer influence, materialism, and social media exposure significantly influence involvement in internet fraud. Among these factors, peer influence emerged as the strongest predictor, indicating that many young people are introduced to cybercrime through friendship networks and social interactions where fraudulent behaviour is normalized and even celebrated. The qualitative findings further revealed that the persistent lack of employment opportunities, combined with increasing societal pressure to attain wealth and social status, has created conditions that make internet fraud attractive to some unemployed youths. Participants also expressed concern over the increasing popularity of *Yahoo Plus*, which many viewed as a dangerous evolution of internet fraud involving ritualistic beliefs and other forms of criminality. Although claims surrounding every aspect of *Yahoo Plus* require further empirical verification, its growing presence in public discourse highlights the changing nature of cybercrime in Nigeria.

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