# Peer Pressure, Parental Socioeconomic Status, and Cybercrime Habit among University Undergraduates in Southwestern Nigeria

Muraina Monsuru Babatunde
*Al-hikmah University*

Muraina Kamilu Olanrewaju
*University of Ibadan*

This study examined the influence of peer pressure and parental socio-economic status on cybercrime habit among faculty of education undergraduates in Southwestern Nigeria. Descriptive research design of ex-post-facto was used in the study. Six hundred respondents were selected from three selected states in southwestern Nigeria (Ogun, Oyo and Lagos states). Four research Questions were raised and answered in the study. The result showed that there was significant relationship between peer pressure and cybercrime habit among undergraduate adolescents (r=.791; *P*<0.05), parental socio-economic status and cybercrime habit among undergraduate adolescents (r=.663; *P*<0.05), peer pressure and parental socio-economic status when pulled together have significant contributions to the cybercrime habit among undergraduates and each of the independent variables made a significant contribution to the prediction of cybercrime habit among undergraduates. It was therefore recommended that the Parents/Guardians need to improve on their monitoring towards the students' peer selection.
Keywords: Peer Pressure, Parental Socio-Economic Status, Cybercrime Habit, Undergraduates

## INTRODUCTION

Technology has integrated nations and the world in general to be a global village. The economy of most nations in the world is accessible through the aid of electronic via the internet. Since the electronic market is opened to everybody (which also includes eavesdroppers and criminals), false presence finds a fertile ground in this situation. However, information technology revolution associated with the internet has brought about

*Muraina Monsuru Babtunde is a Lecturer, at Al-hikmah University. Muraina Kamilu Olanrewaju is a Graduate Student, at University of Ibadan. Muraina Monsuru Babtunde can be reached at murainamonsuru@gmail.com.*

two edge functions: that is on one hand, it has contributed positive values to the world. While on the other hand, it has produced so many maladies that threaten the order of the society and also producing a new wave of crime to the world. The internet online business services, which ordinarily supposed to be a blessing as it exposes one to a lot of opportunities in various field of life is fast becoming a source of discomfort and worry due to the atrocity being perpetrated through it. Shinder (2002), define cybercrime as any criminal offenses committed using the internet or another computer network as a component of the crime. Cybercrimes are offences that are committed against individual or group of individuals with a criminal motive to internationally harm the reputation of the victim or cause physical or mental harm to the victim directly or indirectly using modern telecommunication networks such as internet and mobile phones. Such crimes may threaten nation's security and financial health (Akogwu, 2012).

Society is increasingly relying on new information technologies and the Internet to conduct business, manage industrial activities, and engage in personal communications. While these technologies allow for enormous gains in efficiency, productivity, and communications, they also create a vulnerability to those who wish to take advantage of new situations (Vatis, 1998). The exponential growth of the Internet and its global acceptance is generating increasing security threats. The Internet creates unlimited opportunities for commercial, social, and educational activities as well as blossoming haven for societal miscreants to perpetrate their insidious acts. Cybercrime is to Internet what noise is to signal propagation on bounded media; the more the signal boosts, the greater the boost in the noise. The trend is increasing astronomically each day and none can predict the next dimension. The effects usually require Herculean efforts to trace. It attracts attention globally because its impacts are ubiquitous. Most popular today are the internet fraud schemes such as those perpetrated through e-mail, telephone, chat rooms, message boards, or web-sites. The critical elements involved are fraudulent solicitations and transactions, as well as the presence of unwitting victim. The chief of the FBI's financial crime section testified that in more than 80% of the FBI's Cybercrime Investigations, the Internet has been used to gain illegal access to systems (Brey, 2001). The speed and accessibility of the Internet are added advantages for the fraudsters and allow them to make their money quickly. It is increasingly clear that cybercrime is a growing and costly form of criminal enterprise. An anonymous survey by the FBI recorded instances of electronic thefts of up to US $500 million (Tedeschi, 2003). Systematic and proactive steps have to be taken in order to curb this menace before it totally ravages and crumbles the economy globally.

In most Nigerian tertiary institutions, various form of crimes are being witnessed ranging from examination malpractices, falsification of admission, rape, robbery and stealing, sexual abuse, assault, cultism amongst others. But in recent times, cyber crime a new form of crime now exists in our tertiary institutions which is denting and drilling holes in the economy of the nation. Studies that focused on cyber crime largely concentrate on situations in the western world forgetting that the nature of cyber crime is such that geographical and political boundaries are being rendered irrelevant. A person who has access to computer and connected to the internet might be participating, attempting or planning a criminal act anywhere in the world (Kumar, 2003). Awe (2009), confirmed that computer attacks can be generated by criminals from anywhere in the world, and executed in other areas, irrespective of geographical location. Thus, cybercrime is a global issue. This paper therefore examines the influence of peer pressure and parental socio-economic status on cybercrime habit among faculty of education undergraduates in Southwestern Nigeria.

## LITERATURE REVIEW

Cybercrime is one of the dominant forms of crime that is widely being perpetrated by tertiary institution students in Nigeria (Adeniran, 2008; Aransiola & Asindemade, 2011; Tade & Aliyu, 2011; Aghatise, 2006). Indeed, the recognition of this growing acceptance of cybercrime, otherwise known as yahoo-yahoo in Nigeria, as a way of life among the youths has compelled the federal government to formulate measures to contain the trend at different points in time. The problem has, however, remained pervasive, despite past efforts put in place to curtail it. The problem of cybercrime is diverse, encompassing a range of behaviours with economic and emotional consequences. One of the most recognized typologies of cybercrime, developed by Wall (2001), suggests that there are four forms of offending in virtual environments: deception/theft, pornography, violence, and cyber-trespass. The most common type of cyber-theft committed by young adults and youth is digital piracy, where illegal copies of digital media are created without the explicit permission of the copyright holder (Gopal, Sanders, Bhattacharjee, Agrawal, & Wagner, 2004).

There is a growing body of research focusing on online harassment, a form of cyber-violence, which is common among juvenile populations. This offense can lead victims to feel fear or distress in much the same manner as real-world stalking and harassment (Bocij, 2004; Finn, 2004; Wall, 2001). Harassment can take a variety of forms, including threatening or sexual messages delivered via e-mail, instant messaging services, or posts in chat rooms. In addition, the popularity of social networking sites like Myspace among youths allows them to post mean or cruel messages about other people for the public to see (Hinduja & Patchin, 2009). Aransiola and Asindemade (2011) contend that cybercrime perpetrators in Nigeria have distinctive life styles from other youths and their strategies usually include collaboration with security agents and bank officials, local and international networking, and the use of voodoo (the traditional supernatural power). Tade and Aliyu (2011) similarly observed that yahoo-boys in Nigeria enjoy a status of big boys; they are socially recognized among friends/lecturers and their flamboyant lifestyle entices others to desire to belong to the clique. The large scale involvement of Nigerians in cybercrime is a growing threat that has adversely affected the international image of Nigeria; the country is globally regarded as breeding ground of fraudsters and criminally minded people. Similarly, cybercrime continues to result in huge financial loss because cyber criminals often defraud their victims, large sums of money. For instance, a bank once closed in Brazil, because it could not recover from the damage done by a group of scammers who literally hit its deposit base, and brought it down to zero (Nkanga, 2008).

Tade and Aliyu (2011) and Ojedokun and Eraye (2012), looked at the Nigerian university undergraduates involvement in internet crime and the benefits they believe that come from it. Other studies like Adeniran (2008) and Aransiola and Asindemade (2011), also focussed on cybercrime in Nigeria. Adeniran (2008) argued that the advent of the internet technology in Nigeria has led to the modernization of fraud among the youths, in that cyber fraud seems to have become accepted as a means of living for the Nigerian youths. He argued that this is more so for those who are of college age (Adeniran, 2011).

Another cause of cybercrime in Nigeria is quest for wealth, there exist a large gap between the rich and the average, as such many strive to level up using the quickest means possible, since for any business to thrive well, the rate of return in the investment must be growing at a geometric rate with a minimal risk. Most cyber criminals require less investment and a conducive environment. Agba (2002), is of the view that internet is the most technologically advanced medium of interaction. It is the information revolution that has turned the world into a global village. As a result of this value, it is assumed that internet usage in Nigeria is growing due to increasing availability of broadband connections and by

observation, a decrease in subscription fee. This observed increase of internet users in Nigeria has made the internet a popular medium of communication and interaction as well as forum for on – line enterprises, such as, internet service provision (ISP), cyber cafes and cybercrime which was described by Ayantokun (2006) as all unlawful activities involving computer and internet.

Although some victims may view harassing communications to be nothing more than a nuisance, some victims report physical or emotional stress (Finn, 2004). The final type of cybercrime noted by Wall (2001) is cyber-trespass, where individuals utilize computers and technology to access computer systems they do not own or legally have permission to use (Holt, 2007; Yar, 2005). This most often involves computer hacking which is often attributed to juveniles who spend their time exploring computer networks without authorization from the system owners (Furnell, 2002; Yar, 2005). While media reports of hacking suggest these offenses are often complex and involve significant financial losses (Furnell, 2002), simple forms of hacking involve guessing passwords and accessing accounts without permission from the system owners (Bossler & Burruss, 2010; Holt, 2007).

A study by Zero (2006) indicated that cyber criminals are usually within the age of 18 and 30 years and they indulge in the crime in order to survive and have a taste of good life. Noting these observations, there is need to identify more attributes these cyber criminals possess and identify other motivating factors since it have been acknowledged that a good taste of life is a major factor. In view of these, the present study intends to fill the gaps in the previous study and to extend the literatures on the area of cybercrime in Nigeria. As such, the study concentrates on the influence of peer pressure and parental socio-economic status on cybercrime habit among undergraduate adolescents in Southwestern Nigeria.

## RESEARCH QUESTIONS

In order to guide this study, the following questions were raised:
1. What is the relationship between peer pressure and cybercrime habit among undergraduates?
2. What is the relationship between parental socio-economic status and cybercrime habit among undergraduates?
3. What is the joint contribution of peer pressure and parental socio-economic status on cybercrime habit among undergraduates?
4. What is the relative contribution of peer pressure and parental socio-economic status on cybercrime habit among undergraduates?

## METHOD

### PARTICIPANTS

The population for the study comprises of all undergraduate students of faculty of education in Southwestern Nigeria. Three (3) States (i.e, Ogun, Oyo and Lagos states) were selected through stratified random techniques from six (6) States that constitute Southwestern Nigeria. In each randomly selected States, two hundred (200) faculty of education undergraduate students were selected from each state. On the whole, six hundred (600) undergraduate students were selected from 1,800 undergraduates in the three states, representing 33.3% of the population. However, the departments where the participants were sampled from included Arts and Social Sciences Education, Educational Management, Guidance and Counselling and Science Education, the age range of the

participants was between twenty and twenty seven. Also, the participants consisted of both males (265) and females (335).

*INSTRUMENTS*

The instrument consists of section A to D. Section A consists of demographic data of the respondents such as sex, age, qualifications among others. Section B consists of items that measure the peer pressure of the respondents and the section has twenty (20) items. Section C consists of items that measure the parental socio-economic status of the respondents and the section has twelve (12) items. Section D consists of items that measure the cybercrime habit of respondents and the section has fifteen (15) items.

*VALIDITY OF RESEARCH INSTRUMENTS*

In order to measure the extent to which the survey instruments have been able to achieve their aims, the process of content validity was employed by cross-examination and verification.

*RELIABILITY OF RESEARCH INSTRUMENTS*

The test re-test reliability co-efficient was used for the study. The instruments were pre-tested on 30 respondents which were not included in the scope of the study to ascertain the reliability of the instrument. After the pre-test, the instruments were scrutinized and necessary modifications were made before final administration. The reliability co-efficient of the instrument was 0.75.

*PROCEDURES AND DATA ANALYSIS*

The research design used in this study is descriptive study. This is because descriptive research involves the collection of data in order to answer research questions or test research hypotheses base on the current status of the subject of study. It encourages comparison of the opinions of the various participants in the study.

The researchers visited the sampled institutions department by department to administer the instrument. The researchers were assisted by research assistants in the administration and collection of the instruments. In each of selected institutions, the administration and collection of instrument was done on the same day of administration. On the whole data collection lasted for approximately three weeks.

The Pearson Product Moment Correlation (PPMC) and Multiple Regression statistical analysis were used to analyse the data. The Pearson Product Moment Correlation (PPMC) was used to establish the relationship among the variables while the multiple regression was used to establish the joint and relative contributions of the independent variables to the dependent variable in the study.

**RESULTS**

*RESEARCH QUESTION ONE*

What is the relationship between peer pressure and cybercrime habit among undergraduate adolescents?

*Table 1*. The Summary Table Showing the Relationship between Peer Presure and Cybercrime Habit among Undergraduates

| Variables | Mean | SD | N | DF | R-cal | P | Remark |
|---|---|---|---|---|---|---|---|
| Peer Pressure | 26.75 | 15.42 | 600 | 599 | | | |
| Cybercrime Habit | 86.23 | 38.45 | | | .791 | .000 | Significant |

The table 1 showed that there was significant relationship between peer pressure and cybercrime habit among undergraduate adolescents (r= .791; P<0.05). This means that peer pressure influence significantly the level of cybercrime habit among undergraduate adolescents. In agreement with this findings Aransiola and Asindemade (2011) contend that cybercrime perpetrators in Nigeria have distinctive life styles from other youths and their strategies usually include collaboration with security agents and bank officials, local and international networking, and the use of voodoo (the traditional supernatural power). Tade and Aliyu (2011) similarly observed that yahoo-boys in Nigeria enjoy a status of big boys; they are socially recognized among friends/lecturers and their flamboyant lifestyle entices others to desire to belong to the clique. The large scale involvement of Nigerians in cybercrime is a growing threat that has adversely affected the international image of Nigeria; the country is globally regarded as breeding ground of fraudsters and criminally minded people. Similarly, cybercrime continues to result in huge financial loss because cyber criminals often defraud their victims, large sums of money. For instance, a bank once closed in Brazil, because it could not recover from the damage done by a group of scammers who literally hit its deposit base, and brought it down to zero (Nkanga, 2008).

*RESEARCH QUESTION TWO*

What is the relationship between parental socio-economic status and cybercrime habit among undergraduates?

*Table 2*. The Summary Table Showing the Relationship between Socioeconomic Status and Cybercrime Habit among Undergraduates

| Variables | Mean | SD | N | DF | R-cal | P | Remark |
|---|---|---|---|---|---|---|---|
| Socio-Economic Status | 27.25 | 16.34 | 600 | 599 | | | |
| Cybercrime Habit | 86.93 | 38.89 | | | .663 | .000 | Significant |

The table 2 showed that there was significant relationship between socio-economic status and cybercrime habit among undergraduate adolescents (r= .663; P<0.05). This means that parental socio-economic status influence significantly the level of cybercrime habit among undergraduate adolescents. This finding is consistent with finding of Vladimir (2005) who posited that internet is a global network which unites millions of computer located in different countries and open broad opportunities to obtain and exchange information but it is now been used for criminal purposes due to the economic factors. Nigeria a third world country is faced with so many economic challenges such as poverty, corruption, unemployment amongst others, thereby, making this crime thrive. However, it will be inconclusive to base it only on economic challenge as the cause of cybercrime in Nigeria; there might be other causes too.

*RESEARCH QUESTION THREE*

What is the joint contribution of peer pressure and parental socio-economic status on cybercrime habit among undergraduates?

*Table 3*. Multiple Regression Analysis on Cybercrime Habit among Undergraduates

Multiple R (adjusted)=.767

Multiple $R^2$ (adjusted)=.618

Standard error of estimate=4.73

| | Analysis of variance | | | |
|---|---|---|---|---|
| | Sum of square (SS) | DF | Mean square | F |
| Regression | 9536.87 | 2 | 4768.44 | 18.25 |
| Residual | 1393.88 | 597 | 2.33 | |
| Total | 10930.75 | 599 | | |

The table 3 above shows that the independent variables (peer pressure and parental socio-economic status) when pulled together have significant contribution to the cybercrime habit among undergraduate adolescents. The value of R (adjusted) =.767 and R2 (adjusted) =.618. The analysis of variance performed on the multiple regressions yielded an F- ratio value of 18.25 and was found to be significant at 0.05 level. In line with this finding Agba (2002), is of the view that internet is the most technologically advanced medium of interaction. It is the information revolution that has turned the world into a global village. As a result of this value, it is assumed that internet usage in Nigeria is growing due to increasing availability of broadband connections and by observation, a decrease in subscription fee. This observed increase of internet users in Nigeria has made the internet a popular medium of communication and interaction as well as forum for on – line enterprises, such as, internet service provision (ISP), cyber cafes and cybercrime which was described by Ayantokun (2006) as all unlawful activities involving computer and internet.

*RESEARCH QUESTION FOUR*

What is the relative contribution of peer pressure and parental socio-economic status on cybercrime habit among undergraduates?

*Table 4.* Relative Contribution of Independent Variables To The Prediction

| Model | Unstandardized coefficients | Standardized coefficients | | T | P |
|---|---|---|---|---|---|
| | B | Standard error | Beta | | |
| Constant | 20.246 | 1.335 | | 15.51 | P<0.05 |
| Peer Pressure | .615 | .041 | .447 | 19.62 | P<0.05 |
| Socio-Economic Status | .345 | .056 | .385 | 11.43 | P<0.05 |

The table 4.4 showed that each of the independent variables made a significant contribution to the prediction of cybercrime habit among undergraduate adolescents. In term of magnitude of contribution, peer pressure made the most significant contribution

(Beta= .447; t= 19.62; P<0.05) to the prediction follow by parental socio-economic status (Beta= .385; t= 11.43; P<0.05). In collaboration with this finding, Tade and Aliyu (2011) and Ojedokun and Eraye (2012), looked at the Nigerian university undergraduate involvement in internet crime and the benefits they believe that come from it. Other studies like Adeniran (2008) and Aransiola and Asindemade (2011), also focus on cybercrime in Nigeria. Adeniran (2008) argues that the advent of the internet technology in Nigeria has led to the modernization of fraud among the youth in that cyber fraud seems to have become accepted as a means of living for the Nigerian youth. He argued that this is more so for those who are of college age (Adeniran, 2011). Adeniran (2011) also stated that the poverty rate is ever increasing. The rich are getting richer and the poor are getting poorer. Insufficient basic amenities and an epileptic power supply have grounded small scale industries. Another cause of cybercrime in Nigeria is quest for wealth, there exist a large gap between the rich and the average, as such many strive to level up using the quickest means possible, since for any business to thrive well, the rate of return in the investment must be growing at a geometric rate with a minimal risk. Most cyber criminals require less investment and a conducive environment.

## CONCLUSION

Based on the findings of this study, persistent cybercrime involvement of Nigerian undergraduate students in the higher institution need not to continue indefinitely. There is hope that with the improvement of some social and psychological factors (e.g. peer pressure and parental socio-economic status among others) the situation can be changed for the better. The study discovered that some of these factors influence the cybercrime involvement of undergraduate students. By and large, peer pressure and parental socio-economic status among others has a great influence on the students' cybercrime involvement. For Nigeria to serve as a fertile ground for economic break through, it must be built on a crime free society. But an ideal economy is virtually not possible, because as technology increases so also crime rate. Cyber criminals will always keep in pace with any technological advancement. It is true that Technology gives rise to cybercrime. The Nigerian society needs to redefine where it stands on the issue of wealth acquisition. Rather than celebrate wealth per se, she should celebrate service and dignity. This is one way of saving internet active Nigerians from the pains of cybercrime victimization.

*RECOMMENDATIONS*

1.  The management and directors of higher institutions should endeavor to provide conducive environment for the staff and the students in the school. This will help to ensure an improvement in the level of cybercrime Involvement among undergraduate students in the school.
2.  Parents and guardians are to be enlightened on how to improve on their monitoring towards the students' peer selection, because the control in the peer pressure would influence the cybercrime Involvement among undergraduate students.
3.  Counseling psychologists and computer professional should intensify their effort to organize seminars/conferences on these factors (such as peer pressure, socio-economic status and self-esteem among others) as they significantly influence the cybercrime Involvement among undergraduate students.
4.  The management and directors of schools should endeavor to consider the stability of the students and ability to work independently with little or no supervision in the school, this will help to control the students from being influenced negatively towards the cybercrime Involvement.

Laws or policies to enforce property rights work only when property owners take reasonable steps to protect their property in the first place. As one observer has noted, if homeowners failed to buy Locks for their front doors, should towns solve the problem by passing more laws or hiring more Police. Even where laws are adequate, firms dependent on the network must make their own Network, Information and computer systems secure. And where enforceable laws are months or years away, as in most countries like Nigeria, this responsibility is even more significant.

## REFERENCES

Adeniran, A. (2011). Café culture and heresy of yahooboyism in Nigeria. In K. Jaishankar, (Ed.), Cyber Criminology: Exploring Internet Crimes and Criminal Behaviour (pp. 3-12). Boca Raton, FL, USA: CRC Press.

Adeniran, A. I. (2008). The Internet and Emergence of Yahoo-boys sub-Culture in

Adeniran, A. I. (2008). The Internet and Emergence of Yahooboys Sub-culture in Nigeria. *International Journal of Cyber Criminology, 2*(2), 368-381.

Agba,P.C. (2002), International Communication Principles, Concepts and Issues. In Okunna,C.S. (ed) Techniques of Mass Communication: A Multi-dimentional Approach. Enugu: New Generation Books.

Aghatise, E. J. (2006). Cybercrime definition. Computer Research Centre, Retrieved from http://www.crime-research.org/articles/joseph06/2.

Akogwu, S. (2012), An Assessment of the Level of Awareness on Cybercrime among Internet Users in Ahmadu Bello University, Zaria (Unpublished B.Sc project). Department of Sociology, Ahmadu Bello University, Zaria.

Aransiola, J., & Asindemade, S. (2011). Understanding Cybercrime Perpetrators and the Strategies they employ in Nigeria. *Cyberpsychology, Behaviour, and Social Networking, 14*(12), 759-63.

Awe, J. (2009), Fighting Cybercrime in Nigeria. http://www.jidaw.com/itsolutions/ security3.html.

Ayantokun, O. (2006), Fighting Cybercrime in Nigeria: Information-system. www.tribune.com

Ayofe, A. N., & Oluwaseyifunmitan, O. (2009). Towards ameliorating cybercrime and cyber security. *International Journal of Computer Science and Information Security, 3*, 1-11.

Bocij, P. (2004). Cyberstalking: Harassment in the internet age and how to protect your family. Westport: Praeger.

Bossler, N & Burruss, P. (2010) Social contexts and sexual learning in sexual coercion and aggression: Assessing the contribution of fraternity membership. *Family Relations, 40*, 558–564.

Brey, R. L (2001). Explaining use of online pornography: A test of self esteem theory and opportunities for deviance. *Journal of Criminal Justice and Popular Culture, 13,* 96–116.

Finn, J. (2004). A survey of online harassment at a university campus. *Journal of Interpersonal Violence, 19*, 468-83.

Furnell, S. (2002). Cybercrime: Vandalizing the information society. Boston: Addison Wesley.

Gopal, R, Sanders, Q, Bhattacharjee, B, Agrawal, H & Wagner, G. (2004). The voice of victims of crime: Estimating the true level of conventional crime. *Forum of Crime and Society, 3*(1), 127 – 140.

Hinduja, J & Patchin, S. (2009). Cyber Victimization in India: A Baseline Survey Report. Tirunelveli, India: Centre for Cyber Victim Counseling. Retrieved on 15th August 2013 from http://www.cybervictims.org/CCVCresearchreport2010.pdf

Kumar, K. ( 2003), Cyber Laws, International Property and e-commerce Security. Dominant Publishers and Distributors, New Delhi. Global Information. www.mcconnellinformation.com. mcconnellinternational L.L.C

Longe, O. B., & Chiemeke, S.C. (2008). Cybercrime and Criminality in Nigeria – What Roles are Internet Access Points Playing? *European Journal of Social Sciences, 6*(4), 132-139.

Nkanga, E. (2008). Combating Cybercrime Menace in Nigeria. Retrieved on 15th January 2012 from ThisDay.www.allafrica.com

Ojedokun, U. A., & Eraye M. C. (2012). Socioeconomic Lifestyles of the Yahoo-Boys: A Study of Perceptions of University Students in Nigeria. *International Journal of Cyber Criminology, 6*(2), 1001–1013.

Olaide and Adewole (2004), Cybercrime Embarrassing for Victims. Retrieved September 2011 from http//www.heraldsun.com.au

Tade O., & Aliyu, I. (2011). Social Organization of Internet Fraud among University Undergraduates in Nigeria. *International Journal of Cyber Criminology, 5*(2), 860–875.

Taylor, R. W., Fritsch, E. J., Liederbach, J., & Holt, T. J. (2010). Digital crime and digital terrorism (2nd ed.). Upper Saddle River: Pearson Prentice Hall.

Tedeschi, C. R., Ward, D. A., & Grasmick, H. G. (2003). Gender, age, and crime/deviance: A challenge to self esteem theory. *Journal of Research in Crime and Delinquency, 40*, 426–453.

Vatis, F. (1998). Assessing Cybercrime and its Impact on E-Banking in Nigeria Using Social Theories. *African Journal of Computing & ICT, 5*, 69-82.

Vladimir, G.(2005), International Cooperation in Fighting Cybercrime. www.crimeresearch.org

Wall, D. S. (2001). Cybercrimes and the internet. In D. S. Wall (Ed.), Crime and the internet (pp. 1–17). New York: Routledge.

Yar, M. (2005). Computer hacking: Just another case of juvenile delinquency? The Howard Journal, 44, 387–399.

Zero T. (2006), Retiree in Trouble over Internet Fraud. *Economic and Financial Crime Commission, 1*(2).