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Economic Factors Influencing Youth Involvement in Cybercrimes in Lafia Metropolis

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Abstract

There has been a significant rise in cyber-related offences in Nigeria particularly Nasarawa State indicating that cybercrime has become a major economic issue in Lafia metropolis. To understand the economic factors that contribute to cybercrime among youths in Lafia metropolis, the study uses primary and secondary data sources. According to strain and routine activity, and social learning theories, cybercrime is a reaction to economic pressures and deliberate actions taken for financial benefit. The results show that widespread financial difficulties among youth, which are typified by youth unemployment and restricted access to good chances, are the main cause of cyber fraud. Inadequate digital literacy and extensive internet accessible without appropriate safeguards allow cybercrimes to proliferate among youths, while get-rich-quick syndrome and adolescent subcultures further normalise and sustain cybercriminal activity. Institutional flaws that fail to discourage criminals or address underlying economic grievances, such as corruption, bad governance and law enforcement shortcomings, make the issue worse. The finding also reveals how cybercrime negatively affects the local economy, particularly small enterprises and customer confidence in online platforms. It was equally discovered that social media sites serve as glamorising illegal money and offering forums for the sharing of cybercriminals' information. In conclusion, economic hardship, particularly extreme poverty and high youth unemployment, serves as the primary catalyst driving Nigerian youths into cybercrime. Driven by systemic financial strain and the "get-rich-quick" syndrome, many young people view internet fraud ("Yahoo Yahoo") as a necessary survival strategy and a way to achieve rapid financial independence. The study recommends that there is need for extensive initiatives to tackle the underlying causes of cybercrime are necessary to combat it in Lafia metropolis. The report suggests community-based peer mentorship programs, improved digital literacy campaigns, targeted youth employment programs that emphasise digital skills, governance reforms, and social media content control.

Keywords: *Cybercrime, Factors, Economic, Lafia Metropolis, Youth, Internet Fraud*

Introduction

Over the years, cybercrime in Nigeria has changed from a stigmatised and marginalised activity to one that is openly discussed, subtly tolerated and sometimes even celebrated within certain sections of society. The "Yahoo-Yahoo" phenomenon has had a great influence on youth culture and the people involved are often depicted as rich, smart and independent. Cybercrime increasingly seems to be a viable alternative to legitimate economic activities, especially for the youth from low-income families. The normalisation of cyber fraud has diminished the moral inhibitions and social embarrassment attached to criminal behaviour (Adeniran, 2020).

Cybercrime has become a major economic and social issue in Nigeria, presenting serious risks to national security, economic stability, and social order. Cybercrime has significantly increased in Nigeria particularly, major city like Lafia the State capital of Nasarawa State, which is consistent with larger national and worldwide trends. Economic vulnerabilities and the quick development of digital technologies are major factors contributing to the rising number of cyber-related offences (Adebayo, 2021). The aim is to make illegal financial advantages from technology advancements, people-especially young people-are increasingly participating in illegal cyber activities such identity theft, phishing, online fraud, and cyberstalking (Olayemi, 2023). A thorough examination of the underlying social and economic factors influencing cybercrime in Lafia town is necessary considering this trend.

Many locals have turned to cyber fraud as an alternate source of income due to extreme poverty, high rates of youth unemployment, and restricted access to respectable job prospects (Adekeye & Ojo, 2023). According to recent studies, Lafia cybercrime often known as "Yahoo Yahoo," is frequently linked to extreme financial desperation, peer pressure, and a desire for immediate financial gain (Bamidele, 2021). Furthermore, the prevalence of cybercrime in the region has been sustained by poor levels of digital literacy among the populace as well as inadequate law enforcement skills (Ajayi, 2023).

The Cybercrimes Act of 2015 was one of several government initiatives to tackle cybercrime, although the problem is still widespread throughout Nigeria and especially persistent in Lafia metropolis. These initiatives' poor impact can be attributed to persistent socio-economic problems like income inequality, a lack of access to high-quality education, and general financial hardship, all of which foster an environment that encourages cybercrime (Eze, 2024). Furthermore, young people's attitudes have been greatly impacted by the exaltation of unlawful money on social media and in popular culture, which has strengthened the idea that cybercrime is a feasible path to financial success (Alami, 2022).

Concern is the growing involvement of youths who are supposed to be at critical stages of moral, intellectual and civic development. The persistence of this trend suggests that youth cybercrime is not only a problem of individual deviance but also a reflection of deeper socioeconomic problems (Wall, 2017 and Holt, 2018). Understanding economic factors influencing cybercrime in Lafia metropolis is crucial for creating focused interventions and successful policies at both local and national levels. The roles of unemployment, educational deficiencies, sociocultural effects, and technology access require study. Among the important issues to be investigated are: Which societal factors are most important in determining cybercrime in Lafia metropolis? How can unemployment and economic hardships influence the actions of cybercriminals? How does digital literacy affect the prevention or facilitation of cybercrime?

There has been a significant rise in cyber-related offences in Nigeria particularly Nasarawa State indicating that cybercrime has become a major economic issue in Lafia metropolis. Youth involvement in cybercrime ("Yahoo Yahoo") in Lafia metropolis is primarily driven by widespread poverty, high unemployment, systemic income inequality, youths' marginalization, and the pursuit of quick wealth. Amidst harsh economic realities and limited legitimate opportunities, cybercrime often becomes a survival strategy or a desperate route to attain social recognition and financial independence for many young people.

This research holds great significance as it aims to offer empirical insights that could guide community leaders law enforcement, policy makers, and stakeholders' methods for reducing cybercrime. In addition to providing useful suggestions for reducing cybercrime in Lafia metropolis, the study intends to add to the body of knowledge already available on cybercrime in Nigeria by examining the connection between socioeconomic circumstances and cybercriminal activity (Ogunleye, 2025). A more secure digital environment in Nasarawa State and throughout the country will ultimately depend on tackling the underlying causes of cybercrime through economic empowerment, educational reform, and the creation of strong regulatory frameworks. Based on this context, this study aims to explore the economic factors driving youth involvement in cybercrime, using Lafia metropolis as a case study.

Research Questions

The study seeks to provide answers to the following research questions:

i. What are the major economic factors influencing youth involvement in cybercrime in Lafia metropolis?
ii. What are the implications of youths' involvement in cybercrime Lafia metropolis?
iii. What strategies can be taken to tackle youths' involvement in cybercrime in Lafia metropolis?

Conceptual Review

The study conceptualized youth and cybercrime as well as empirical review was done on previous studies related to key economic factors influencing youth's involvement in cybercrime

Youth

The perception of 'youth' varies across societies. The United Nations (UN) defines youth as individuals between 15-24 years, however, in Nigeria, the term describes young male and females, both in Nigeria and the diaspora, between the ages of 15 and 29 years (Ogunleye, 2025). This is because the socio-economic and political conditions of the country necessitate the extension of the youth bracket beyond the 24 years stipulated by the UN (Balogun and Sanni, 2024). Therefore, the term mainly refers to individuals who are secondary-school or university aged and are making the transition from childhood to adulthood. Youth is a fluid transitional period between childhood dependence and adult independence, characterized by rapid physical, cognitive, and social development. It is not strictly defined by age but rather by the exploration of identity, increasing autonomy, and preparation for future societal and economic roles.

Cybercrime

There is no universally accepted definition of the term, 'cybercrime', because different scholars have attempted to look at the term from their own backgrounds and based on their individual understanding Olawale and Adedayo (2023). Cybercrime is any illegal activity that uses computers, digital devices, or computer networks as the primary tool to commit an offense or as the direct target of an attack. It encompasses a wide range of offenses, including financial fraud, identity theft, malware distribution, and digital piracy.

Further still, the Cybercrimes (Prohibition/Prevention) Act 2015 (as amended) does not contain a definition of the subject term, and this study posits that a specific definition be prescribed in the Act to dispel ambiguity. However, a working definition can be attempted by defining the terms, 'cyber' and 'crime'. 'Cyber' can be interpreted to describe something to relating to or involving computers or computer networks, like the internet (Eze, 2024). Crime on the other hand, refers to an act or omission which renders the person doing the act or making the omission liable to punishment (Ogunleye, 2025). Hence, 'cybercrime' can be interpreted to mean an act or omission which creates punishable liability and involves or utilises computers or the internet. However, the term is not so easily defined.

It is important to consider various definitions of the term posited by researchers. Cybercrime refers to a kind of crime committed in cyberspace using computer systems, networks, or other means of accessing cyberspace, within computer systems or networks, against computer systems, networks, or data (Adewale, 2022). The term can refer to both crimes exclusive to the internet, and the use of computers to commit traditional crimes such as stalking, harassment, or fraud.

Economic Factors Influencing Youths' Involvement in Cybercrime in Nigeria

A complex interaction of several economic factors influences the prevalence of cybercrime is seen in the increasing frequency of cybercrime in Lafia metropolis. Recent research shows that unemployment, financial hardship, low digital literacy, and inefficient law enforcement are the main causes of the rise in cyber-related offences (Adeyemi & Adekunle, 2023). Two notable factors that significantly contribute to the rise in cybercrime in the region are economic hardship and young unemployment. Many young people turn to cybercrime as an alternate source of income because there aren't many job possibilities open to them (Ogunleye et al., 2022).

Internet fraud increased dramatically from 28% in 2020 to 50% by 2025, reflecting deteriorating economic conditions made worse by inflation and a local economy that is stagnating. The promise of rapid cash gain at low risk has led many young people without jobs to participate in fraudulent internet operations. More advanced cybercrime techniques have been made possible by the extensive availability of smartphones and the quick growth of internet connectivity in Lafia. According to Balogun and Sanni (2024), the significant rise in phishing attacks (from 12% to 25%) and identity theft instances (from 15% in 2020 to 34% in 2025) demonstrates the increasing use of digital platforms to trick unwary people. The availability of hacking tools and illegal data on the dark web has made this tendency even more pronounced. Cybercrime's persistence is also greatly influenced by how the public views it and how social acceptance of it is. Cyber fraud also referred to as "Yahoo Yahoo" is seen by some individuals, especially young people, as a valid survival tactic. The social milieu in which cybercriminals operate is becoming less stigmatising as their crimes become more common (Olawale &Fagbemi, 2023). The ongoing increase in cybercrime cases in Lafia has been attributed in part to this relative tolerance.

The current unemployment in Nigeria continues to be a major contributing cause to the rise of cybercrime, especially in urban areas like Lafia. Numerous academic studies have demonstrated a robust association between high unemployment rates and the incidence of criminal activity, particularly among young people (Ogunleye, 2020; Adegbite et al., 2022). A frightening 33.3% unemployment rate was recorded by the National Bureau of Statistics in 2023, with young people making up the majority of those impacted. Many young people without jobs in Lafia metropolis are turning to cybercrime, particularly internet fraud economic crisis, as an apparently realistic option due to current economic crisis. People frequently turn to illegal means of earning money when they are unable to find regular job. Cybercrime, especially schemes like "Yahoo Yahoo," a word used to refer to internet fraud, is becoming more alluring due to the promise of rapid financial benefits (Okoye & Chijioke, 2021).

The problem is made worse by more general economic issues, such as inflation, high living expenses, and restricted access to essentials. In situations like these, where there are few prospects for legal work, cybercrime is sometimes seen as a means of achieving financial independence. Ijeoma and Ibrahim (2021) assert that the rising participation of economically disadvantaged youths in Lafia in various forms of cybercrime is largely due to the insufficiency of government social welfare programs and the failure of traditional businesses to provide sufficient job opportunities. All things considered, the combination of unemployment and economic hardship keeps pushing young people towards digital delinquency, underscoring the pressing need for legislative measures that promote employment, skill development, and easier access to financial resources.

Over the past few decades, Nigeria has seen a sharp increase in urbanisation, with many people moving from rural areas to towns like Lafia in pursuit of better economic opportunities. Urbanisation brings significant problems, such as overpopulation, poor infrastructure, and an increase in youth idleness, even though it frequently brings more opportunity (Akinmoladun et al., 2020). Many young people in Lafia are disconnected from worthwhile activities, which makes them feel even more socially frustrated and alienated. Many young people are left idle, defenceless, and more prone to deviant behaviours, such as cybercrime, due to a lack of access to recreational opportunities and employment opportunities.

Peer pressure and social networks are important factors in determining an individual's conduct, especially when it comes to cybercrime. According to studies, classmates or acquaintances who have previously had some success in these illegal endeavours frequently lead young people to cybercrime (Ogunmodede, 2021). The rise of subcultures like the "Yahoo Boys" in Lafia has helped normalise cybercrime by presenting it as a legitimate and even desired means of achieving financial success. In addition to legitimising illicit activity for potential members, this subculture exalts the money and prestige that come with being a successful cybercriminal (Akinwale & Olamide, 2023). According to Olawale and Adedayo (2023), many young people turn to cybercrime as a quick route to success because of cultural expectations surrounding wealth and opulence. Materialistic ideals can take precedence over ethical considerations in a setting where lawful paths to wealth are seen as restricted or unfeasible. As a result, cybercrime is not only accepted but, in certain situations, even encouraged, which reflects a larger cultural trend that links success to accumulating financial possessions no matter the cost.

A major contributing cause to the high rate of cybercrime in Lafia is the inadequate cybersecurity measures, which are made worse by lax enforcement. Anti-cybercrime efforts, like those of the Economic and Financial Crimes Commission (EFCC), frequently struggle to be effective due to a lack of resources and technical know-how (Adewole& Ibrahim, 2021). These law enforcement failures allow cybercriminals to attack system vulnerabilities with relative impunity because there is little likelihood of being apprehended or prosecuted. The situation is made worse by the widespread underfunding and ignorance of cybersecurity at the individual and organisational levels. Inadequate cybersecurity infrastructure and low levels of digital literacy are the key reasons why many Lafia residents and organisations are still ill-prepared to protect against cyber threats (Okeke & David, 2022). As a result, individuals become prime candidates for online criminal activity. Furthermore, the lack of strong regulatory frameworks and the slow speed of judicial actions against cybercriminals are factors in the region's continued cybercrime. The absence of prompt justice and strong deterrents gives offenders more confidence and erodes public trust in the legal system's capacity to successfully combat cybercrimes.

complex interaction of economic factors drives cybercrime in Lafia metropolis, Nasarawa State. Peer pressure, urbanisation, unemployment, a lack of education, and societal pressure are some of the factors that greatly contribute to the community's increasing rate of cybercrime. A comprehensive and diversified approach is needed to address this issue, one that includes stronger legal institutions, economic empowerment initiatives, educational reform, and improved digital literacy.

Impact of Cybercrime

Beyond just the victims and offenders, cybercrime has far-reaching economic effects. According to Akinola and Adeyemi (2021), cyber fraud costs companies a lot of money, particularly SMEs that depend significantly on digital platforms for their operations. According to Oladimeji and Fagbohun (2023), entrepreneurs are discouraged from adopting online business methods due to the harm that cybercrime causes to their reputation. According to Balogun and Ojo (2021), financial institutions are compelled to make significant investments in cybersecurity infrastructure to protect customer assets, which results in higher costs for customers. As a result, operating costs rise and public confidence in online banking declines. Therefore, measures that rebuild consumer confidence in the digital economy, cyber-resilience frameworks, and subsidies for SMEs to acquire safe digital tools are all essential components of municipal economic growth plans.

The prevalence of cybercrime among youths has had on Nigeria is damage to the country's reputation. Nigerians are treated with suspicion and hostility in other countries due to the 'Nigerian Prince' stereotype. Economically, it has also affected the business environment (Haruna, 2025). It discourages potential international investors, and in this digital age, it also deters foreign clients or organisations from hiring Nigerian professionals offering legitimate, remote services. These effects are unsurprising considering Nigeria's rank as fifth on the Federal Bureau of Investigation's list of cybercrime complaint countries (Akinola, et al. 2021).

Furthermore, involvement in cybercrime distracts students from their academics, and prevents youth from engaging in beneficial activities and attaining their full potentials. Undoubtedly, cybercrime also results in loss of money, property, valuable information, or in the case of 'yahoo plus' which involves ritual murder, loss of lives (Balogun, et al. 2024).

Theoretical Implications of the Study

Cybercrime poses a serious economic and social threat. This study uses a theoretical framework that incorporates Routine Activity Theory, Strain Theory, and Social Learning Theory to fully comprehend the underlying social and economic motivations driving the rising incidence of cybercriminal activities, including identity theft, financial fraud, and internet scams.

According to Cohen and Felson's (1979) Routine Activity Theory, crime happens when three factors come together: a suitable target, a motivated perpetrator, and the lack of capable guardianship. High unemployment and financial hardship in Nasarawa State provide a pool of driven criminals who see cybercrime as a practical means of surviving. Both individuals and corporations become appropriate targets because to the quick digitisation of financial transactions and insufficient cybersecurity infrastructure. The expansion of cybercrime is further aided by ineffective law enforcement and cyber-policing (Tade, 2021). These vulnerabilities are made worse by Nigeria economic circumstances; a lack of effective deterrents, such sophisticated cyber surveillance and rigorous implementation of cybercrime laws, encourages criminals. Cyber fraud thrives in an atmosphere that is facilitated by social injustice, youth unemployment, and restricted economic prospects (Okeshola & Adeta, 2022).

Strain theory which was first developed by Merton in 1938 and then developed by Agnew in 1992, maintained that criminal activity is a reaction to the pressure people feel when they are unable to accomplish socially acceptable objectives through legal means. Many young people in Lafia metropolis are driven to cybercrime by poverty, financial hardship, and limited access to formal work and further education. Their legal paths to financial success are restricted by systemic obstacles, such as inefficient economic policies and insufficient employment and educational possibilities (Adegbite & Owoeye, 2023). This idea sheds light on the prevalence of internet fraud, also referred to as "Yahoo Yahoo" in Nigeria, where perpetrators justify their actions by claiming that they are required to achieve financial objectives that are thought to be impossible to achieve through traditional employment. This strain is increased by popular culture's glamorisation of unlawful wealth, which makes cybercrime an alluring substitute (Oladimeji, 2021).

Social Learning Theory primarily developed by the Canadian-American psychologist Albert Bandura in the 1960s. He formalized the framework in his landmark 1977 book, *Social Learning Theory*, which posits that people learn new behaviours, values, and attitudes simply by observing others. According to Akers' (1998) people pick up illegal behaviour through social interactions, particularly when such activity is rewarded. Peer influence and mentorship networks are crucial in the spread of cybercriminal activity in Lafia Metropolis. Peer groups, social networking, and unofficial training settings known as "Yahoo Schools" encourage young people who are exposed to successful hackers to mimic their methods (Salako & Oluwaseun, 2024). Similarly, the social learning theory emphasises how reinforcement plays a part in maintaining criminal behaviour; cybercrime persists because of both positive reinforcement from financial gain and negative reinforcement from lax law enforcement and societal acceptance of cyberfraud (Ogunleye & Ayodeji, 2023).

The study's results highlight the need for a multifaceted strategy to combat cybercrime in Lafia, guided by the knowledge gained from these theoretical stances. First, to counteract the circumstances that encourage cybercrime, as determined by Routine Activity Theory, there is an evident need for improved cybersecurity measures and more robust law enforcement tactics. To lessen victimisation, policies should prioritise enhancing internet security infrastructure, increasing public awareness of cyberthreats, and encouraging digital literacy (Adesina & Adejumo, 2025).

Economic measures are essential because it lessen the socioeconomic pressures mentioned by Strain Theory, the government must fund job creation, vocational training, and entrepreneurship initiatives aimed at youth. The incentives that push people to commit cybercrime can be lessened by offering them respectable employment prospects (Adebayo & Ogunbiyi, 2023). Also, community involvement programs and public education campaigns are required to counteract the influence of criminal subcultures as outlined by Social Learning Theory. These initiatives ought to focus on changing societal perceptions of cybercrime, encouraging moral conduct online, and offering exemplary examples (Oloruntoba, 2022). To create a comprehensive plan for preventing cybercrime, cooperation between law enforcement, academic institutions, and the commercial sector will be essential.

Methodology

The study used social survey research design which involves the collection of data through to objectively describe existing phenomena. The study area is Lafia metropolis, Lafia Local Government Area in Nasarawa State located within Northcentral Nigeria. Simple random sampling technique was employed to sample 190 respondents from four (4) electoral wards in Lafia town. Only the available and accessible members of the study population were used for the study. A structured questionnaire was designed by the researcher which was used for data collection. The questionnaire contained 15 items. The response options of the questionnaire items were arranged under different variables. The questionnaires were administered physically to the respondents at their homes and event's centres. Data generated through questionnaire was quantitatively analysed using descriptive statistics analysis of percentage tables mean and standard deviation. The analysis was done through the aid of the Statistical Package for Social Sciences (SPSS) version 21 program.

Results

Table 1 Socio-Demographic Characteristics of Respondents

Variables	Frequency	Percentage (%) N=190
Gender/Sex:		
Male	115	60.5
Female	75	39.5
Age:		
15-20	33	17.4
21- 25	75	39.5
26-30	38	20.0
31- 44	44	23.1
Educational Level:		
No formal education	15	7.9
Primary education	50	26.3
Secondary education	85	44.7
Tertiary education	40	21.1
Marital Status:		
Single	139	73.1
Married	41	21.6
Divorce/Separated	10	5.3
Employment Status:		
Unemployed	107	56.3
Employed	20	10.5
Self-employed	63	33.2

Source: Survey, 2026

Table 1 indicates that 60.5% of respondents were male, while 39.5% of respondents were female. This indicates that the males were more represented than females because males mostly involve in cybercrime than females. The higher proportion of male respondents may be attributed to the fact that males are statistically more associated with internet frauds which are tag as "Yahoo Yahoo Boys" in Nigeria. The table further shows that 17.4% of respondents were 15-20 years, 39.5% of respondents were 21-25 years, 20% of respondents were 26-30 years, while 23.2% respondents were 31-44 years. Most respondents were between 26 and 30 years (32.7%), followed by those aged 21 to 25 years (29.1%). This suggests that cybercrimes are more prevalent among economically active youths. On the marital status of the respondents, the result shows that majority of respondents were single which account for 73.1%. The marital status of the respondents agrees with age and educational level of the respondents respectively. The table further indicates that 21.05% of respondents had no formal education, 26.32% of respondents were primary school holders, 13.15% of respondents were secondary school holders, and 7.89% of respondents) has tertiary education. It implies that most respondents possessed secondary school education with 42.7%, suggesting that limited educational attainment may increase involvement in cybercrimes. The table also indicates that 56.3% of respondents are unemployed youths, 30% of respondents are genuinely employed with full-time work, while 8.4% of respondents are self-employed. This implies that majority of the respondents were not employed in Lafia metropolis which influence their involvement in cybercrime.

Table 2: Economic factors influencing youths' involvement in cybercrime N= 190

S/N	Items	Mean	SD	Remark
1	Chronic poverty, and lack of sustainable income push youths into cybercrime as a survival strategy.	2.98	1.19	High
2	Lack of job opportunities drives youths into cybercrime to survive the economic situation.	2.94	1.17	High
3	Peer influence promotes cybercrime as a means of achieving financial success and social mobility.	3.01	1.18	High
4	Increased internet penetration without concurrent cyber awareness raises both opportunities for crime and vulnerability to becoming victims or perpetrators.	3.03	1.15	High
5	Poor enforcement of cyber laws and limited access to education and vocational training push individuals towards cyber-enabled fraud.	3.02	1.16	High

Source: Survey, 2026

Table 2 indicates that the overall average score of 3.00, which means most respondents agree that economic concerns play a big role in why students get involved in cybercrime. Even though the high cost of living or not having enough digital empowerment programs, didn't get as much support (with lower scores of 2.91 and 2.98), the bigger economic factors like not having enough money for schooling, lacking capital to start a business, and the lure of foreign exchange rates really stand out as the main reasons students turn to cybercrime. The data further demonstrates that the economic environment creates a "push-pull" dynamic: the "pull" of high-value foreign currency earnings combined with the "push" of limited legitimate financial support (scholarships and start-up capital) makes internet fraud seem like a feasible, if illegal, economic path for young people. The sectional mean demonstrates that the economic environment is a major influence in pushing students into "Yahoo-Yahoo" and other cybercrimes, despite some heterogeneity in the individual item replies.

The result further shows that unemployment, financial hardship, low digital literacy, and inefficient law enforcement are the main causes of the rise in cyber-related offences. Two notable factors that significantly contribute to the rise in cybercrime in the town are economic hardship and young unemployment. Many young people turn to cybercrime as an alternate source of income because there aren't many job opportunities open to them. Internet fraud increased dramatically from 25% in 2020 to 50% by 2025 as documented by Ibrahim (2025), reflecting deteriorating economic conditions made worse by inflation and a local economy that is stagnating. More advanced cybercrime techniques have been made possible by the extensive availability of smartphones and the quick growth of internet connectivity in Lafia.

Table 3: Impact of youths' involvement in cybercrime on host community N= 190

S/N	Items	Mean	SD	Remark
1	Cybercrime reduces investor's confidence on local economy and damage Nigerian reputations	3.06	1.94	High
2	Cybercrime damages SMEs and undermines trust in digital transactions.	3.10	1.97	High
3	Ordinary citizens frequently lose confidential data and financial resources to phishing, identity theft, and fraudulent text messages.	3.04	1.87	High
4	Financial institutions, payment service providers, and small and medium-sized enterprises (SMEs) are forced to spend heavily on cybersecurity and risk-mitigation frameworks.	3.09	1.93	High
5	Social media normalizes cybercrime through glorification of fraudulent lifestyles, while also facilitating access to illegal tools and techniques.	3.08	1.93	High

Source: Survey, 2026

Table 3 shows the average score was 3.06, meaning most respondents agreed that the cybercrime has impacts on local economy, business activities, national reputation, and the "get-rich syndrome's" impact on traditional education. This suggests that economic factors including poor household income, poverty at home, and feeling unequal compared to others have a real impact on whether youths turn to cybercrime. Beyond just the victims and offenders, cybercrime has far-reaching economic effects. It was found that cyber fraud costs local companies a lot of money, particularly SMEs that depend significantly on digital platforms for their operations.

Entrepreneurs are discouraged from adopting online business methods due to the harm that cybercrime causes to their reputation. Financial institutions like banks are compelled to make significant investments in cybersecurity infrastructure to protect customer assets, which results in higher costs for customers. As a result, operating costs rise and public confidence in online banking declines. Therefore, measures that rebuild consumer confidence in the digital economy, cyber-resilience frameworks, and subsidies for SMEs to acquire safe digital tools are all essential components of municipal economic growth plans.

Table 4: Ways to tackle youth involvement in cybercrime N= 190

S/N	Items	Mean	SD	Remark
1	Create job opportunities for youths as well as train young people in digital skills.	3.27	1.279	High
2	Cybercrime damages SMEs and undermines trust in digital transactions.	3.32	1.163	High
3	Mandatory cybersecurity and digital ethics education among youths in schools.	3.02	1.258	High
4	Scale up bootcamps and incubators like digital hubs in urban areas for effective youth entrepreneurship programmes.	3.27	1.279	High
5	NOA should reshape cultural perceptions of wealth and criminality within local communities.	3.25	1.316	High

Source: Survey, 2026

Table 4 shows that the sectional mean is 3.02 overall and it means that the overall agreement on the appropriate ways to tackle youth involvement in cybercrime in Lafia metropolis. To effectively tackle the economic factors driving youth involvement in cybercrime in Lafia, stakeholders must transit young people from illegal online activities to legitimate digital. Thus, a revision of the Cybercrime Act, the adequate equipment of a specified law enforcement agency to fight cybercrime, the decentralisation of cybercrime legislation, as well as collaboration between stakeholders and the government at all levels to organise sensitisation programs, ensure the efficacy of cybercrime legislation, and provide employment opportunities. Expanding access to training in high-demand fields like software engineering, data science, and cybersecurity. Youths can redirect their internet fluency into well-paying remote or local tech jobs. Providing micro-loans and grants for young entrepreneurs and tech startups so they have the capital to launch legitimate ventures without turning to cybercrime for quick wealth. Revamping school curriculums to integrate practical ICT, digital ethics, and cybersecurity training. This ensures youth are equipped for legitimate livelihood negotiation early on. Targeted Youth Employment Programs by creating government and private-sector job initiatives specifically for young people to bridge the poverty gap and reduce the economic desperation that fuels internet fraud.

Discussion

Youth involvement in cybercrime (known locally as "Yahoo-Yahoo") heavily impacts Nigeria's economy, causing massive financial losses and destroying international trust. While it generates temporary illicit wealth for individuals, it sabotages sustainable development, deters foreign direct investment, and limits legitimate local tech entrepreneurship.

The study revealed hat economic hardship, idleness, lack of job opportunities and peer influences are still the main cause of cybercrime in Lafia metropolis. The town suffers from a lack of economic opportunity, restricted access to money, and structural unemployment, all of which exacerbate the already high rates of poverty. According to Alabamu (2021), Lafia youths' financial hardship has made cybercrime an alluring substitute for gainful employment. The lack of financial safety nets and little government involvement in job creation make this worse. In a similar vein, Olayemi (2023) connected cyber fraud and scams to economic stagnation, contending that when employment markets are dormant, young people looking for upward social mobility may rationally choose to engage in cybercrime. Furthermore, Afolabi and Adeyemi (2022) explained that when institutions fail, people turn to any activity, legal or not, that offers quick money. There are two implications to this: First, economic rehabilitation plans-particularly those that specifically target young empowerment-must be incorporated.

The increasing amount of internet access without corresponding digital skills has also been cited as a major factor. Even though internet inclusion is essential for growth, Lafi's unchecked growth has had unexpected repercussions. According to Olayemi (2023), many users especially young people-do not follow the recommended cyber hygiene procedures, which leaves them open to exploitation or increases their likelihood of committing cybercrimes. According to Ahmed and Bala (2024), the proliferation of cellphones and unguarded internet cafes has made illicit resources like malware and hacking software more widely available. An atmosphere that is conducive to criminal activity is produced by this access to technology and inadequate cyber education. It needs a strong digital literacy policy to close this gap. Courses on cybersecurity awareness, digital ethics, and ethical internet use should be available in schools and community centres.

According to Sanni (2024) social networks play a significant role in influencing conduct, particularly in young people and adolescents. Youth influence plays a significant role in normalising and even glorifying cybercrime in Lafia metropolis. According to Alami (2020), unofficial peer groups offer technological assistance as well as moral validation for internet crimes. According to Kaba (2023), kids are increasingly viewing cybercrime as a valid way to get wealthy in academic settings, imitating their classmates who display money amassed through dishonest means. Youth communities also serve as breeding grounds for deviant conduct, spreading illegal knowledge like hacking tools and phishing techniques, according to Okoye (2021). The fact that cybercrime strategies are frequently shared among peers highlights how socially connected digital criminality is. Interventions must have a social and cultural foundation in order to combat this. By encouraging moral online conduct and offering substitute success models, behaviour modification programs, school clubs, and adolescent peer-mentorship programs can upend these illegal subcultures.

Beyond just the victims and offenders, cybercrime has far-reaching economic effects. According to Akinola and Adeyemi (2021), cyber fraud costs companies a lot of money, particularly SMEs that depend significantly on digital platforms for their operations. According to Oladimeji and Fagbohun (2023), entrepreneurs are discouraged from adopting online business methods due to the harm that cybercrime causes to their reputation. According to Balogun and Ojo (2021), financial institutions are compelled to make significant investments in cybersecurity infrastructure to protect customer assets, which results in higher costs for customers. As a result, operating costs rise and public confidence in online banking declines. Therefore, measures that rebuild consumer confidence in the digital economy, cyber-resilience frameworks, and subsidies for SMEs to acquire safe digital tools are all essential components of municipal economic growth plans.

Public awareness initiatives may change how the community views cybercrime. Additionally, public-private collaborations are now essential for the transfer of talents and the sharing of resources. According to Okoro (2024), partnerships with cybersecurity companies have increased local law enforcement's capability. However, more has to be done. These initiatives ought to be extended and incorporated into more comprehensive development plans that consider long-term community stability, digital inclusion, and crime prevention.

Social media has two roles in the spread of cybercrime. On the one hand, it serves as a platform for the promotion of dishonest lifestyles. However, it also acts as a virtual training ground for potential cybercriminals. According to Ahmed and Bala (2024), showy displays of unlawful money on social media sites like Facebook and Instagram normalise cybercrime. Furthermore, Ibrahim (2025) contended that users might share tools and instructions for cybercrimes, ranging from simple scams to complex hacking, in safe spaces provided by the anonymity of online platforms. This realisation emphasises the necessity of platform responsibility, digital content monitoring, and more robust community-based social media literacy initiatives that combat negative narratives.

Conclusion/Recommendations

The prevalence of cybercrime among Nigerian youth is a deplorable condition that is detrimental both to the youth and to the nation. The study concludes by highlighting the intricate social and economic roots of cybercrime in Lafia, with youth unemployment and economic hardship acting as the main triggers. Inadequate digital literacy and unfettered internet access foster an environment that encourages cybercrime, while peer networks and adolescent subcultures also contribute to the normalisation of cybercriminal activity. The issue is made worse by institutional flaws and poor governance, which restrict options for prevention and rehabilitation. Furthermore, the negative effects of cybercrime on the regional economy underscore the pressing need for all-encompassing approaches that go beyond law enforcement and incorporate improved digital awareness, educational reform, and economic empowerment. These issues are made worse by social media's glamorisation of illegal wealth, which calls for focused actions to change public attitudes. Therefore, to address the underlying causes of cybercrime in Lafia Metropolis, provide a safer online environment, and support sustainable socioeconomic growth in the area, multifaceted and context-specific policies are crucial. Addressing youth involvement in cybercrime requires targeting its root causes: high unemployment and economic deprivation. To effectively address the economic indices that fuel cybercrime in Lafia metropolis, Nasarawa State, the following recommendations are made:

i. The government should give priority to job creation initiatives designed for young people in Lafia, with an emphasis on digital skills development, entrepreneurship training, and vocational education.

ii. The Cybercrime Act should be revised to resolve the identified definition issues, jurisdiction issues, legal pluralism, institutional pluralism, and insufficient punitive measures, to ensure the effectiveness of the Act.

iii. The designated law enforcement agency against cybercrime should be adequately trained and equipped with the skills and knowledge to fight the menace.

iv. There should be synergistic relationships between the government, schools, and stakeholders to collaborate in running sensitisation programs and campaigns on cybercrime among youth, with parents, religious organizations and law enforcement authority champion the course of reducing the incidence of cybercrime in society.

v. The government and private sector should partner to fund intensive, accessible tech hubs, teaching legitimate digital skills like coding, software development, and data analysis to provide viable alternatives to cybercrime for youths.

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