

“I Just Left Home to Feed Home”: Negotiating the Moral Legitimacy of Yahoo Yahoo in Nigeria

Olalekan Olawale Taiwo

taiwo.olalekan@lcu.edu.ng

Lead City University

Solomon Ayomide Adekoya

Lead City University

Oluwapelumi John Jokotoye

Lead City University

Research Article

Keywords: Yahoo, Morality, Youth, Illicit-Wealth, Nigeria

Posted Date: October 21st, 2026

DOI: <https://doi.org/10.21203/rs.3.rs-11086844/v1>

License: © ⓘ This work is licensed under a Creative Commons Attribution 4.0 International License.

[Read Full License](#)

Additional Declarations: No competing interests reported.

Abstract

The moral meaning of Yahoo Yahoo remains contested in Nigeria, particularly within a context where economic hardship, family expectations, religious values and institutional authority intersect. This study examines how youths, religious leaders and law enforcement officers interpret the morality of Yahoo Yahoo in Ibadan, Nigeria. Drawing on Moral Economy and Social Constructionism, the study adopted a qualitative interpretive design and conducted semi-structured interviews with 30 participants comprising 15 youths, nine religious leaders and six law enforcement officers. Thematic content analysis revealed that participants generally recognised Yahoo Yahoo as criminal, but differed in how they interpreted its moral significance. Some youths associated it with survival, family responsibility and economic independence, while religious leaders and law enforcement officers maintained clearer boundaries around legitimate wealth and criminal responsibility. The study argues that Yahoo Yahoo is legally prohibited but morally contested, with its meaning shaped by competing understandings of survival, wealth, responsibility and social order.

Introduction

Cybercrime has become an increasingly significant form of criminality in Nigeria, with internet fraud, popularly known as Yahoo Yahoo, occupying a particularly visible place in public and scholarly debates (Taiwo & Tade, 2025). Much of the Nigerian literature has explained young people's involvement in cyber-fraud through economic and social conditions, including unemployment, limited legitimate opportunities, economic hardship, peer influence and family expectations (Akanle et al., 2016; Adejoh et al., 2019). More recent studies have broadened this explanation by drawing attention to social support, popular culture, spiritual beliefs, role models and weak social controls (Button et al., 2025). Research on profit-driven cybercrime likewise identifies constrained legitimate opportunities and weak deterrence as important conditions shaping participation (Paquet-Clouston & García, 2022; Heeler, 2026). These explanations are important, but they leave a less examined question. They tell us why individuals may become involved in cyber-fraud, but less about how the conduct itself is morally interpreted. Knowledge that Yahoo Yahoo is illegal does not necessarily produce a uniform moral judgement. The same act may be condemned as dishonest, understood as a response to economic hardship, or justified through comparisons with corruption and inequality. For example, studies show how some Nigerians rationalise online fraud by comparing the activities of Yahoo Boys with those of corrupt political elites (Lazarus et al., 2022). Such accounts suggest that the boundary between criminality and moral wrongdoing cannot always be taken as fixed. It is also negotiated through competing understandings of survival, fairness, inequality and responsibility. This question is particularly important in a context where economic success has considerable social significance and where religious and cultural institutions remain influential sources of moral evaluation. Religious teachings generally emphasise honesty, legitimate wealth and responsible conduct, yet these principles coexist with social environments in which visible prosperity may carry considerable status. Research has shown that some parents tolerate or support their children's involvement in cyber-fraud and employ different forms of neutralisation to justify it (Aborisade, 2023). Popular culture may similarly contribute to competing interpretations of fraud.

Lazarus et al. (2023) found that Nigerian hip-hop can minimise responsibility, shift blame and glamorise fraudulent wealth, while more recent research on Afrobeats suggests that fraud may be represented as a form of “hustle”, divine blessing or a response to structural poverty (Lazarus, et al. 2026). These studies indicate that cultural and religious contexts do not merely transmit fixed moral rules. They provide resources through which ideas about wealth, success, survival and wrongdoing are interpreted and contested.

Law enforcement introduces another, partly different, construction of the problem. From a legal perspective, Yahoo Yahoo constitutes criminal conduct and requires a response based on investigation, deterrence and accountability. Yet officers also encounter offenders whose activities may be situated within conditions of unemployment, poverty and limited legitimate opportunities. At the same time, emerging research suggests that online fraud increasingly involves networks, organised practices and wider criminal structures rather than isolated individual offenders (Lazarus et al., 2025). This creates a tension between individual criminal responsibility and the social conditions through which offending is understood. The issue, therefore, is not simply whether Yahoo Yahoo is illegal, but how different actors make moral sense of conduct that is simultaneously criminal, economically situated and socially contested. This article examines these competing interpretations through 30 semi-structured interviews with youths, religious leaders and law enforcement officers in Ibadan, Oyo State, Nigeria. Drawing on Moral Economy as the principal theoretical framework and Social Constructionism as a supporting perspective, the study adopts an inductive approach to examine how participants explain, justify and condemn Yahoo Yahoo. Bringing these three groups into the same analytical lens makes it possible to examine how moral evaluations of cyber-fraud are produced across different social positions rather than treating young offenders' motivations in isolation. The analysis shows that Yahoo Yahoo does not carry a single, settled moral meaning. Its legitimacy is negotiated through competing understandings of economic survival, legitimate wealth, religious values, inequality and legal responsibility. The study therefore contributes to criminological scholarship by showing how the boundary between crime and morality is socially negotiated rather than simply determined by the legal status of the act.

Yahoo Yahoo in the Nigerian Context

Research on cybercrime in Nigeria has moved beyond explanations centred primarily on technological change and socioeconomic deprivation towards accounts that recognise the social and cultural contexts in which digital offending is embedded. Early work situated Yahoo Yahoo within unemployment, restricted economic opportunities and concerns about human dignity (Adegoriolu, 2026). More recent studies, however, suggest that economic hardship does not produce cyber-fraud in any straightforward way. Rather, involvement is shaped by peer relationships, family attitudes, popular culture, role models, spiritual beliefs and weak social controls (Aborisade, 2022; Oladele, 2026). Aborisade's (2022) interviews with parents of young people involved in cybercrime, for instance, revealed varying degrees of parental acceptance and support, including the use of neutralisation techniques to justify offending. Similarly, research among young adults in Ogun State identifies poverty and unemployment as important

contextual factors while indicating the need to examine how young people interpret these conditions (Omokhabi et al., 2024). Oluku and Ofili (2025) further found that some Yahoo Boys understand cyber-fraud as an income-generating vocation, motivated not only by economic need but also by aspirations for rapid financial success and conspicuous consumption. These studies suggest that Yahoo Yahoo is embedded in a broader social environment in which economic need, aspiration and normative expectations intersect. Cyber-fraud is therefore not simply an individual response to deprivation. Social relationships may facilitate entry into offending, while family and community responses may shape whether it is condemned, tolerated or normalised. This is consistent with Button et al. (2025), who identify economic pressures alongside parental and peer attitudes, popular culture, role models, spiritual rationalisations and weak social control as interconnected influences on fraud involvement. The significance of these findings lies not only in explaining participation but also in showing that the boundaries between acceptable and unacceptable economic behaviour may be interpreted differently across social settings.

The organisation and changing character of Nigerian cyber-fraud further complicate its social meaning. Evans-Ibe (2023) shows that Yahoo Boys employ patterned processes for contacting victims, obtaining payments and converting fraudulent proceeds, while Okosun and Ilo (2023) highlight changing technological and financial forms of online fraud among convicted offenders. Yahoo Yahoo is therefore neither static nor homogeneous. Its practices and organisational forms change alongside technological and economic conditions. At the same time, socio-cultural research indicates that these practices are interpreted through wider debates about wealth, success and morality. Wariboko and Nwanyanwu (2024) identify forms of social approval for internet fraud among sections of Nigerian youth, while Ajayi, Adesope, and Oso (2025) show how Yoruba films can represent Yahoo Yahoo as both a response to socioeconomic pressures and resistance to perceived historical and economic exploitation. Such representations are important because they draw attention to the meanings attached to cyber-fraud rather than only to its objective characteristics. Despite these developments, the literature remains more concerned with the causes, organisation and prevention of cybercrime than with how its moral status is constructed and contested. Economic pressures, family support, peer influence and cultural representations are often treated as explanatory factors rather than as contexts in which competing judgements about legitimacy are produced. Moreover, offender, victim and law-enforcement perspectives are frequently examined separately. Consequently, existing research provides substantial insight into why Yahoo Yahoo occurs and how it operates, but less into how different social actors negotiate whether it is understood as criminal wrongdoing, economic survival, legitimate aspiration or moral transgression. This gap provides a basis for examining Yahoo Yahoo as a contested moral phenomenon rather than solely as a legal or socioeconomic problem.

Economic Hardship, Youth and the Moral Justification of Cybercrime

Economic hardship features prominently in explanations of youth involvement in Nigerian cybercrime, but its significance cannot be reduced to a direct relationship between poverty, unemployment and offending. Evidence from young adults in Ogun State links cybercriminal involvement with poverty, unemployment, parental encouragement, peer influence, aspirations for rapid wealth and weakening family and societal values (Omokhabi et al., 2024). These findings suggest that material deprivation operates alongside social expectations and aspirations. Economic insecurity may restrict legitimate opportunities, but involvement in cybercrime is also shaped by perceptions of wealth, status and available routes to economic advancement. Poverty is therefore better understood as a contextual condition that may increase exposure to illicit opportunities than as an automatic explanation for offending. This distinction becomes particularly important when cybercrime is described through the language of survival. Yahoo Yahoo may be represented as a response to poverty, unemployment and difficult socioeconomic circumstances (Ojolo & Singh, 2023). Such narratives do not necessarily mean that fraud is regarded as inherently legitimate. Rather, they provide a framework through which prohibited conduct can become understandable under conditions of perceived economic constraint. The moral significance of the survival narrative lies in its capacity to shift judgement from the intrinsic wrongfulness of fraud towards the circumstances in which it occurs. An act may remain legally prohibited while being viewed as less blameworthy, more understandable or even defensible when legitimate economic alternatives are perceived to be unavailable. Economic hardship, however, does not operate in isolation. Studies identify its interaction with peer and parental attitudes, popular culture, role models, spiritual beliefs and weak social control in shaping involvement in cyber-fraud (Ayodele, 2026; Lazarus, 2026). This suggests that economic conditions become criminologically consequential through social environments that influence how opportunities, risks and rewards are interpreted. It also highlights the distinction between economic necessity and economic aspiration. Some young people may understand cybercrime as a means of meeting material needs, while others may pursue it for status, consumption and rapid upward mobility. The latter is particularly important because it complicates explanations that treat cybercrime primarily as a response to deprivation.

Popular culture provides one arena in which these competing economic meanings are produced. Lazarus, Olaigbe, and Lazarus (2026) found that Nigerian Afrobeats can represent online fraud as a “hustle”, divine blessing or response to poverty and structural injustice. Earlier research on Nigerian hip-hop identified related processes of minimising personal agency, displacing responsibility and dehumanising victims (Lazarus et al., 2023). Such representations matter because they do not merely describe cybercrime; they provide interpretive resources through which offending can be understood and, potentially, morally justified. Economic hardship can therefore acquire moral significance through narratives of unemployment, inequality, corruption, family responsibility and blocked opportunity. These narratives may explain involvement while also mitigating perceptions of wrongdoing. Yet hardship does not produce uniform moral judgements. Some individuals continue to condemn Yahoo Yahoo despite recognising the economic conditions surrounding it, while others distinguish between its legal status and what they perceive as its social or economic necessity. This tension is central to understanding cybercrime as a moral phenomenon. The question is not simply whether poverty causes offending, but

how economic circumstances are translated into judgements about right and wrong, responsibility and legitimacy. A value-centered approach directs attention to precisely this process. It asks how economic practices are evaluated against shared expectations concerning fairness, obligation, entitlement and legitimate accumulation. Yahoo Yahoo is particularly revealing in this regard because the acquisition of wealth through fraud can be simultaneously condemned as unlawful, explained as a response to deprivation and admired as evidence of economic success. Although existing research establishes the importance of economic hardship in the Nigerian cybercrime landscape, less is known about how competing interpretations of economic necessity and moral responsibility are negotiated across different social actors. This gap provides a basis for examining how youths, religious leaders and law-enforcement officers construct the moral status of Yahoo Yahoo.

Religion, Family and the Social Negotiation of Illicit Wealth

Religion and family are important sites of moral regulation because they transmit norms concerning acceptable behaviour, responsibility and legitimate wealth (Nkpe, 2026; Ayinde & Irewole, 2026; Ceylan, 2026). Their influence, however, is not uniformly regulatory. Research in Nigerian university settings identifies parents, teachers and religious leaders as important “morality gatekeepers”, while also showing that some may accommodate, tolerate or facilitate young people's involvement in internet fraud (Ukam et al., 2024). This complicates conventional accounts of social control. Where families tolerate or benefit from illicit proceeds, the boundary between moral condemnation and practical accommodation becomes less clear. The family is particularly significant because economic benefits may alter how deviant conduct is evaluated. Aborisade (2023) found evidence of parental acceptance, support and involvement in the cybercriminal activities of young Nigerians, including the use of neutralisation strategies to excuse or minimise offending. Such responses suggest that the acquisition of wealth may become partially detached from evaluation of the means through which it is obtained. This does not mean that families generally endorse cybercrime. Rather, economic expectations, familial obligations and concerns about social status may produce competing normative demands. Parents may recognise the illegality of fraud while simultaneously valuing the material benefits associated with their children's success. Moral boundaries are consequently negotiated within everyday relationships rather than maintained through formal rules alone. Religion introduces a related tension. Religious traditions provide normative languages concerning honesty, legitimate wealth and responsibility, but religious actors operate within social environments where material prosperity is highly visible and socially valued. The emergence of Yahoo Plus illustrates this intersection between criminality, spirituality and wealth. Tade (2013) documented the incorporation of spiritual practices into cyber-fraud, showing how some offenders use supernatural beliefs in pursuing fraudulent success. More recent research suggests that cyber-spiritualism remains connected to youth culture, community attitudes and perceptions of cybercrime's legitimacy (Ayodele, 2026). Research on Nigerian popular music similarly indicates that spiritual beliefs can become embedded within narratives of fraudulent success, linking cybercrime with broader ideas about wealth, power and supernatural agency (Lazarus et al., 2026).

Yahoo Yahoo and Yahoo Plus are therefore analytically useful not simply as different forms of offending, but as evidence of how digital criminality can become entangled with existing cultural understandings of wealth acquisition. Yahoo Yahoo generally refers to internet-based fraud, whereas Yahoo Plus refers to forms of cyber-fraud associated with spiritual or ritual practices believed to enhance fraudulent success or influence victims. The significance of this distinction is that spiritual explanations may provide more than an instrumental technique for offending. They can also offer interpretive resources through which criminal wealth is understood, explained or justified. Spirituality may therefore coexist with economic aspirations, peer influence and broader narratives of success rather than replacing them. Despite these insights, the literature remains divided across social and institutional perspectives. Research on families has largely examined parental attitudes, studies of religion have focused on spirituality and cyber-spiritualism, while institutional research has concentrated on detection, prosecution and law-enforcement capacity. Less attention has been paid to how these different sources of moral authority interact when evaluating the same conduct. Yahoo Yahoo may be condemned as criminal, understood as economically necessary, tolerated because of its material benefits or rejected on religious and ethical grounds. Examining these competing interpretations requires attention to the perspectives of youths, religious leaders and law-enforcement officers within a common analytical framework. The issue, therefore, is not simply whether these actors approve or condemn Yahoo Yahoo, but how they negotiate competing claims about wealth, obligation, morality, inequality and legal responsibility.

Moral Interpretation and Legitimacy

The preceding literature shows that Nigerian cybercrime cannot be explained through a single framework. Economic insecurity and restricted opportunities remain important, but participation is also shaped by peer networks, family attitudes, cultural representations, religious beliefs, technological change and institutional responses (Abubakari & Blaszczyk, 2024; Yushawu & Jaishankar, 2026). This scholarship increasingly treats cybercrime as a socially embedded practice whose meanings are produced within particular cultural and economic contexts. The persistence of Yahoo Yahoo therefore depends not only on the availability of criminal opportunities but also on the social conditions under which those opportunities become meaningful and, in some circumstances, defensible. A central issue is the distinction between legality and legitimacy. Yahoo Yahoo is legally defined as criminal conduct, but its social evaluation is not necessarily determined by its legal status. Research on public responses to Yahoo Boys shows that some Nigerians compare online fraud with corruption among politically powerful actors, questioning why some forms of wrongdoing attract criminal sanction while others appear socially tolerated (Casciano, 2024; Lazarus et al., 2025; Fajemirokun, 2026). Research on cybercrime apprenticeships similarly suggests that “Hustle Kingdoms” can acquire forms of social legitimacy by presenting cybercrime as an accessible pathway for young people excluded from formal education and employment (Lazarus & Soares, 2024; Nwoke, 2025). These findings complicate a simple distinction between deviance and conformity. The relevant question is not whether Yahoo Yahoo violates the law, but how its illegality can coexist with social recognition, accommodation or justification. Legitimacy is also relational. A practice condemned by law-enforcement agencies may be interpreted differently by

young people experiencing economic insecurity, families benefiting from illicit income, religious actors negotiating moral obligations and community members for whom visible wealth carries social value. Popular culture can reinforce these competing interpretations by representing fraud through narratives of ingenuity, “hustle”, economic injustice, spirituality and aspirational success. Such representations matter because moral judgements are not merely individual attitudes. They can be reproduced through shared narratives that shape understandings of responsibility, harm and entitlement.

Victimisation further complicates these interpretations. Auwal and Lazarus (2025), in a study of 1,034 university staff and students in Nigeria, found substantial experiences of cybercrime victimisation, although only 38.7% of affected respondents reported incidents to authorities and 14.9% received restitution. These findings highlight the unequal positions from which cybercrime is evaluated. An offender may interpret fraud through hardship, inequality or opportunity, while a victim encounters the same conduct through financial loss, insecurity and harm. Moral evaluation is therefore not detached from social position. Different actors may attach different meanings to the same conduct because they experience its consequences and obligations differently. Existing scholarship remains fragmented across these perspectives. Research on youths has largely examined motivations and pathways into cybercrime; family studies have focused on parental attitudes; religious scholarship has examined spirituality and moral teaching; victimological research has concentrated on experiences and consequences; and law-enforcement studies have addressed detection, prosecution and institutional capacity. What remains less developed is an integrated account of how these different sources of moral authority interpret the same criminal practice within a common social setting. This study addresses that gap by examining the perspectives of youths, religious leaders and law-enforcement officers together. These groups occupy different social positions and draw on different forms of authority: youths interpret cybercrime through their lived economic and social circumstances; religious leaders articulate normative claims concerning wealth and conduct; and law-enforcement officers represent formal legal authority and criminal responsibility. Examining these perspectives together allows the study to identify convergence and contradiction in the moral interpretation of Yahoo Yahoo. It therefore moves beyond asking why young people engage in cybercrime to examine how competing understandings of survival, wealth, obligation, morality and legality shape its perceived legitimacy.

Moral Economy and Social Constructionism

This study draws primarily on Moral Economy, with Social Constructionism providing a complementary perspective. The two frameworks address related but distinct dimensions of the study. Moral Economy directs attention to how economic behaviour is evaluated against expectations of fairness, entitlement, obligation and legitimate livelihood, particularly under conditions of scarcity and inequality (Thompson, 1971; Scott, 1977). Social Constructionism, in contrast, emphasises how meanings are produced and sustained through social interaction and shared understandings (Berger & Luckmann, 1967). The frameworks allow Yahoo Yahoo to be examined not only as a legally prohibited practice but also as a form of conduct whose moral meaning is negotiated within particular social contexts. Moral Economy is

particularly useful for examining how participants evaluate the acquisition and distribution of wealth. Economic insecurity may restrict legitimate opportunities and create conditions in which illicit economic practices become more understandable, but it does not automatically make them morally acceptable. The framework therefore allows a distinction between recognising the circumstances surrounding an act and accepting the act itself. This distinction is relevant to the accounts of youths who may acknowledge that Yahoo Yahoo is illegal while describing it in terms of survival, unemployment, limited opportunity or economic pressure. Such accounts do not necessarily reject the moral prohibition against fraud; rather, they may qualify perceptions of blame and responsibility by appealing to circumstances considered unfair or constraining. The same framework also helps interpret the perspectives of religious leaders and other participants who evaluate wealth against normative expectations concerning honesty, responsibility and legitimate livelihood. Religious leaders may acknowledge the economic conditions that encourage cybercrime while nevertheless rejecting fraud as an acceptable means of acquiring wealth. Their responses therefore reveal a tension between understanding the circumstances of offending and accepting its moral justification. Moral Economy is useful precisely because it accommodates this tension rather than assuming that economic hardship produces either acceptance or rejection of illicit conduct.

Social Constructionism adds a further dimension by drawing attention to the production of meaning. From this perspective, Yahoo Yahoo does not carry one universally fixed social meaning. Its significance is constructed through the ways different groups describe, interpret and respond to it (Berger & Luckmann, 1967). Youths, religious leaders and law-enforcement officers encounter the phenomenon from different social positions and consequently draw on different interpretive resources. Youths may emphasise survival, exclusion and material aspiration; religious leaders may draw on principles of legitimate wealth, honesty and responsibility; while law-enforcement officers are more likely to frame Yahoo Yahoo through criminality, accountability and social order, even when recognising the socioeconomic conditions surrounding youth involvement. The combined framework therefore connects material conditions, moral judgement and social meaning. Moral Economy helps explain how economic insecurity, inequality and perceived constraints may influence evaluations of illicit wealth, while Social Constructionism helps explain how these evaluations are produced and communicated through families, religious institutions, peer networks and law-enforcement practices. The two perspectives consequently shift the analysis beyond the question of why young people engage in cybercrime towards how different social actors determine what that conduct means. The central analytical proposition is that Yahoo Yahoo does not possess a single, stable moral meaning. Its moral status is negotiated through competing understandings of economic survival, legitimate wealth, religious obligation and legal responsibility. The youths, religious leaders and law-enforcement officers in this study therefore represent distinct social positions from which the morality of cybercrime can be interpreted and contested. Bringing these perspectives together enables the study to examine how the boundaries between criminality, moral responsibility and economic legitimacy are constructed, challenged and maintained.

Methods

We adopted a qualitative, interpretive research design to examine how different social actors make sense of Yahoo Yahoo, including how they justify or condemn it and relate it to economic circumstances, morality, religion and responsibility. A qualitative approach was appropriate because the study focuses on meanings and reasoning that cannot be adequately captured through standardised measures (Thorne, 2025). The design also reflects the study's theoretical orientation. Moral Economy directs attention to judgements concerning economic conduct, entitlement and legitimate livelihood, while Social Constructionism focuses on how such meanings are produced through social interaction and institutional contexts. The study was conducted in Ibadan Metropolis, Oyo State, southwestern Nigeria. Ibadan comprises eleven Local Government Areas and is a major commercial, educational, administrative and cultural centre (Fourchard, 2003; Adelekan, 2016). It has a large and socially diverse youth population, substantial digital connectivity and a religious environment in which Christianity, Islam and African Traditional Religion coexist (Taiwo et al., 2026). The city also hosts major law-enforcement institutions, including the Nigeria Police Force and the Economic and Financial Crimes Commission (EFCC). Ibadan was selected because it brings together the social contexts central to the study: urban youth culture, digital access, economic pressures, religious institutions and formal social control. Previous research has also identified the city as an important setting for Yahoo Yahoo activities and associated social networks (Ojedokun & Ilori, 2021). The findings are therefore contextually grounded rather than statistically representative of Nigerian youths, religious leaders or law-enforcement institutions generally. The particular combination of urbanisation, religious diversity, youth population, economic pressures and institutional presence in Ibadan may shape moral interpretations in ways that differ across other Nigerian settings. The study involved 30 participants: 15 youths aged 18–35 years, nine religious leaders and six law-enforcement officers. The religious leaders comprised three Christian clergy, three Islamic clerics, including Imams/Alfas, and three traditional religious leaders, including Babalawos. Law-enforcement participants were drawn from the Nigeria Police Force and the EFCC and had professional experience in investigating or handling cybercrime-related cases. Criterion purposive sampling was used to recruit information-rich participants who met predefined eligibility criteria (Lange, 2026). Youth participants were required to be aged 18–35, resident in Ibadan and familiar with Yahoo Yahoo, whether or not they had personally participated in cybercrime. Religious participants occupied recognised leadership positions and had experience providing moral or spiritual guidance. Law-enforcement participants had professional experience in policing, investigating or prosecuting cybercrime or related financial offences. Snowball sampling was also used to facilitate access to eligible youth participants where direct recruitment proved difficult because of the sensitivity of cybercrime. The combination of purposive and snowball sampling enabled access to participants with relevant knowledge while maintaining clear inclusion criteria (Zrineh, 2026). The three groups were selected not simply to increase sample diversity but because they occupy different social and institutional positions from which the morality of cybercrime can be interpreted.

Data were collected through semi-structured, in-depth interviews. This approach provided a common set of questions while allowing participants to elaborate on issues that emerged during the interviews. The interview guide was developed from the research questions, objectives and theoretical framework and

addressed understandings of Yahoo Yahoo, moral evaluations of cybercrime, religion, family and peer influence, legitimate wealth and law enforcement. Questions were adapted to the three participant groups while maintaining common themes that enabled comparison. Interviews were conducted in English or Yoruba according to participants' preferences and generally lasted 45–60 minutes. Yoruba interviews were translated into English during transcription, with attention to contextual meaning. With informed consent, interviews were audio-recorded, while field notes were used to document contextual observations and issues not captured in the recordings. Probing questions were used to clarify responses and encourage elaboration. The interview guide was reviewed and pre-tested before the main data collection. The pre-test was used to identify ambiguous questions, assess question sequencing and sensitivity, and refine wording. An audit trail containing interview schedules, field notes, transcripts, coding decisions and analytical memos was maintained throughout the research process. The interviews were analysed using thematic content analysis. This approach enabled the identification of patterns in participants' explanations, justifications and condemnations of Yahoo Yahoo while retaining the contextual meaning of their accounts (Pham, 2024). Analysis began with repeated reading of transcripts alongside field notes. Descriptive codes were assigned to passages relating to the research questions, including economic hardship, survival, legitimate wealth, religious condemnation, family and peer influence, inequality, responsibility and law enforcement.

Related codes were subsequently compared and grouped into broader categories, which were refined into themes. The analysis was inductive but theoretically informed. Rather than imposing Moral Economy and Social Constructionism as fixed coding categories, we allowed themes to emerge from participants' accounts and subsequently interpreted them through the theoretical framework. Moral Economy informed analysis of how participants connected economic circumstances with judgements about legitimate and illegitimate wealth, while Social Constructionism guided attention to how these judgements were shaped by social relationships and institutional positions. Themes were compared both within and across the three participant groups. This enabled the analysis to identify areas of convergence and divergence between youths, religious leaders and law-enforcement officers. Direct quotations were selected to illustrate the themes while preserving participants' meanings and anonymity. Several procedures were used to strengthen the dependability and transparency of the analysis. These included criterion-based purposive sampling, pre-testing, consistent use of core interview questions, probing, field notes, transcription, careful translation and maintenance of an audit trail. Participants' accounts were treated as situated representations rather than transparent measures of behaviour. This was particularly important because the sensitivity of cybercrime may lead participants to minimise involvement, present themselves favourably or distance themselves from illegal conduct. The analysis therefore focused on what participants' accounts reveal about their understandings and representations of Yahoo Yahoo rather than assuming that every account constitutes an objective description of behaviour. The use of Yoruba also required attention to interpretive equivalence. Culturally specific expressions concerning morality, wealth, religion and wrongdoing may not have direct English equivalents. Translation therefore prioritised contextual and intended meaning rather than literal substitution.

Ethical safeguards were particularly important because the study involved illegal behaviour, religious beliefs, professional responsibilities and potentially sensitive experiences. Before data collection, a letter of introduction was obtained from the Department of Behavioural Sciences, and permission was sought from relevant institutions where required, including religious organisations and law-enforcement agencies. Participation was voluntary. Participants were informed about the purpose and duration of the study, the intended use of the information, and their right to decline questions or withdraw without penalty. Informed consent was obtained before each interview. Names and other direct identifiers were removed from transcripts, and participant codes were used in reporting. Interviews were conducted in reasonably private locations, and participants were not required to disclose personal involvement in criminal activity. Audio recordings, transcripts and field notes were securely stored and restricted to research use. Reporting also avoided details that could identify participants, institutions or potentially incriminating individuals. The study has three principal limitations. First, its location in Ibadan means that the findings are contextually grounded and should not be statistically generalised to Nigeria as a whole. Second, the study did not include parents, teachers, victims, judicial officers or policymakers, whose perspectives could provide additional insights into moral regulation and responses to Yahoo Yahoo. The study deliberately focused on youths, religious leaders and law-enforcement officers to examine the intersection of lived experience, moral authority and formal social control within a manageable qualitative design. Third, the sensitivity of cybercrime may have encouraged some participants to withhold information or frame their responses cautiously. Confidentiality, private interview settings, rapport and non-judgemental probing were used to reduce this risk, but it cannot be eliminated entirely. These limitations define the scope of the study's claims. The study does not estimate the prevalence of particular attitudes towards Yahoo Yahoo. Rather, it examines how such attitudes are formed, expressed and contested within a specific urban Nigerian setting.

Result

[...] "I Left Home to Feed Home": Yahoo Yahoo as Survival, Economic Agency and Moral Ambiguity

Economic hardship was prominent in the youth accounts, but participants differed in how they connected it to Yahoo Yahoo. For some, unemployment, financial dependence and pressure to achieve visible success made cybercrime understandable as an economic strategy. Others acknowledged these pressures without treating them as sufficient justification. A recurring tension therefore emerged between recognising Yahoo Yahoo as criminal and interpreting it through the language of survival, work or "hustle". For one of the participants, economic pressure operated alongside the social expectation to appear successful. Having completed university without securing stable employment, he described a context in which visible consumption could create pressure to acquire money quickly:

"Money is the biggest reason, but it is not only poverty. There is pressure to look successful. You see someone who is 22 driving a car, wearing expensive clothes, going to clubs and spraying money. Nobody asks questions. People just say he is doing well." (Y01)

Yet the participant rejected the idea that fraud could legitimately be called "smart work". He argued that "you cannot take what belongs to another person and call it smart work", while observing that the language of "hustle" could make the practice easier to accept. His account therefore suggests that moral ambiguity may arise not from ignorance of the criminal nature of fraud, but from the language through which it is represented. A stronger survival-oriented interpretation appeared in another participant's account, who defined Yahoo Yahoo in relation to family welfare:

"To me, I feel like Yahoo is you helping my family to live a good life, especially my mother, I need to make that woman proud that is why I left home to feed home" (Y05)

Yahoo Yahoo was thus attached to ends that could themselves be regarded as legitimate, particularly family support, while the fraudulent means were reframed as a form of skilled "work". Economic agency and moral justification consequently became intertwined. Other participants resisted this interpretation. Drawing on his own experience of unemployment, another participant stated:

"Unemployment does not automatically make someone a fraudster. I have been unemployed for over 5 years since I left the University and I have not done Yahoo. But I understand the pressure." (Y07)

This distinction between understanding and justification is important. Economic hardship could create pressure and exposure to cybercrime without determining the moral choice that followed. Another participant captured the tension most explicitly. Although he regarded Yahoo Yahoo as wrong, he also recognised the effort involved:

"I feel it is wrong but if you should think about it, it might be right in some places because of the sleepless night and effort put into it... It might be smart work or hustle but it is still wrong." (Y08)

The youth accounts therefore reveal no single relationship between economic hardship and moral judgement. Survival, family responsibility, social recognition and economic independence could make Yahoo Yahoo more understandable, while participants could simultaneously retain an awareness of its illegality. The terms "smart work", "hustle" and "survival" became important moral vocabularies through which participants negotiated the boundary between economic agency and criminality.

[...] "They Just Want to Make Mother Proud": Family, Religion and the Contested Legitimacy of Illicit Wealth

Family and religion emerged as important sources of moral regulation, but participants also described both institutions as spaces in which the boundaries of legitimate wealth could become blurred. The issue was therefore not simply whether families and religious leaders condemned Yahoo Yahoo, but whether their responses remained consistent when illicit wealth generated visible benefits, status or financial support. Among youths, family responsibility could provide a moral frame for pursuing wealth. Even though another participant associated Yahoo Yahoo with caring for one's family, stating that:

"Yahoo is you helping your family to live a good life" Y05.

And also linked participation to making one's family proud and impressing other members of the society. Yet he acknowledged that his family regarded Yahoo Yahoo as wrong:

"This work is very dangerous because it could spoil my name and my family's name" Y05.

His account illustrates a tension between the moral obligation to provide for one's family and the moral status of the means through which that provision is achieved. Family values could therefore remain intact while offending occurred beyond the family's knowledge. Religious participants similarly identified the family as an important site of moral formation. One participant argued that parents could inadvertently encourage cybercrime when they expected children to bring money home without questioning its source. Responsibility for regulating illicit wealth was consequently distributed across the family, religious institutions and wider society rather than placed exclusively on young people. Religious leaders nevertheless drew a relatively clear formal boundary around Yahoo Yahoo. A pastor described the practice as both morally wrong and legally punishable, emphasizing that language itself could weaken this boundary:

"I see them and I talk to them, they always call yahoo yahoo a 'hustle' and they are just mentally distancing themselves from the gravity of their wrongdoing. I talk to these boys all the time. I try to advise them, to show them a better path. But their response is always that "money must be made, and we just want to make our mothers proud." It is heartbreaking to see how a beautiful desire of honoring one's mother has been twisted into a justification for destroying innocent lives." (RC01)

This observation extends the accounts from the previous one. The moral negotiation of cybercrime was not confined to decisions about whether fraud was right or wrong; it also involved the labels used to make sense of it. Another pastor similarly rejected the use of religious belief to legitimise dishonest wealth, arguing that:

"God's blessing should never be used as a spiritual cover for dishonest behavior, it is only the Lord that makes one rich without adding any sorrow to it". RC03

Yet religious institutions were not presented as consistently enforcing this boundary. Another pastor captured the concern succinctly:

"We should not become a place where money launders reputation." (RC02)

The concern was that donations, generosity and visible prosperity could make the source of wealth less likely to be questioned. Similarly, he observed a shift from asking how wealth was acquired towards asking "How much is he worth?" The issue, therefore, was not simply individual religious hypocrisy. Participants described a broader tension between religious teachings on legitimate wealth and the social value attached to financial success. Islamic clerics expressed the same tension through the distinction between economic pressure and moral legitimacy. He acknowledged the pressures facing young people, including expectations to support parents and establish themselves economically, but maintained:

"Pressure does not change halal into haram." (RI01)

Another Islamic cleric leader reinforced this principle by arguing that wrongdoing should not acquire legitimacy merely because the proceeds are used for charitable purposes:

"If fraud is wrong when a poor person does it, it remains wrong when a rich person donates money to the mosque." (RI03)

These accounts indicate that religious leaders generally recognised the socioeconomic pressures surrounding cybercrime without accepting those pressures as sufficient grounds for legitimising fraud. At the same time, some acknowledged that religious actors themselves could weaken this moral boundary by accepting questionable donations, praising wealth without examining its source or providing spiritual assistance to young people involved in Yahoo Yahoo. Traditional religious leaders similarly connected legitimate wealth to character and the manner of acquisition. He summarised this principle by stating:

"Money has a road and the road matters. How they make their money is important, and how they spend their money is just as important as how much money they have." (RT01)

Ifá say:

"Let the hand be washed before it reaches into the market; for the market rewards the traveler, but the crossroads judges the thief." (RT01)

With an incantation, another Babalawo explained:

"As the seed matters to the harvest, so the root of the coin matters to the pocket. It enters clean, it stays whole; it enters foul, it leaves nothing." (RT03)

Ifá says:

"The god of the market does not look at the size of the purse, but the sweat on the palm."

Similarly, a priest of Ifá chanted:

"Aje Oguguluso...Give me wealth, but do not give me a heavy burden, sickness, or terminal illness that destroys my joy. Money is a guest that reads the floor before it sits. If the entrance is crooked, the departure is swift."

Ifá says:

"The trade of the morning determines the peace of the night. A clean path yields a resting head." (RT02)

The religious accounts therefore reveal an important institutional contradiction. Religion remained a strong source of moral condemnation, but religious institutions could also become sites where illicit

wealth was accommodated, particularly when wealth generated donations, status or social benefits. Family expectations created a similar tension: providing for one's family was treated as a legitimate obligation, yet the pressure to fulfil that obligation could complicate judgements about the means used to obtain money. The findings consequently suggest that the moral boundary surrounding Yahoo Yahoo was neither absent nor consistently enforced. It was produced and renegotiated within families and religious institutions themselves. This helps explain why illicit wealth could be simultaneously condemned as morally wrong and incorporated into relationships through which status, family welfare and religious participation were secured.

[...] "It is a Deliberate and a Malicious Choice": Law Enforcement and the Contested Meaning of Criminal Responsibility

Law enforcement participants drew a relatively clear distinction between explaining cybercrime and excusing it. They acknowledged poverty, unemployment and social pressure as conditions surrounding youth involvement, but maintained that these circumstances did not remove responsibility for fraud. A law enforcement officer working with the EFCC captured this distinction succinctly:

"We can understand poverty without excusing crime. Poverty is a circumstance; cybercrime is a deliberate, malicious choice. Look around you. Millions of young Nigerians are navigating the exact same harsh economy. Yet, every single day, they choose the difficult path of integrity. They are coding legally, driving cabs, launching small businesses, and farming with sweat on their brows. They refuse to compromise their dignity." (LE01)

Similarly, another law enforcement officer acknowledged the relevance of unemployment but rejected its use as a complete justification:

"It is relevant. We cannot ignore the environment. But if unemployment became a complete defence for fraud, then the law would lose meaning." (LE02)

The officers therefore did not dismiss socioeconomic explanations. Rather, they placed a boundary around what such explanations could establish. Poverty could help explain why a person entered cybercrime, but it could not, in their view, determine whether the resulting conduct was legitimate. This distinction also shaped how officers understood who should be held criminally responsible. Another law enforcement officer resisted treating Yahoo Boys as a homogeneous category, emphasising that suspects could include organised offenders, first-time participants and young people introduced through peers. As she put it:

"I see them first as suspects or offenders depending on the evidence."

The officer also framed cybercrime as a violation of social trust. She described fraud as

"the deliberate manipulation of trust" LE03

She that it constituted more than a financial offence because:

"there is a moral breach".

Similarly maintained that hardship could influence motivation but

"does not eliminate responsibility".

These accounts reinforce the institutional distinction between understanding the circumstances surrounding offending and assigning responsibility for the harm caused. Yet the interviews revealed that this boundary depends partly on the perceived legitimacy of the institutions enforcing it.

A law enforcement officer acknowledged that:

"there have been cases of misconduct in law enforcement, and people remember those cases".

She argued that professionalism, transparency and stronger digital-investigation capacity were necessary to restore public confidence. This concern was echoed in youth accounts, where some participants described experiences of harassment, extortion or selective enforcement. One youth participant alleged that suspects with money could sometimes avoid detention through bribery, while those without money were more vulnerable to arrest. At the same time, he acknowledged that some officers performed their duties properly. The significance of these accounts lies in the fact that participants evaluated not only the criminality of Yahoo Yahoo but also the fairness of the process through which criminal responsibility was imposed. Where enforcement was perceived as evidence-based and impartial, its moral authority was stronger. Where officers were perceived as corrupt or selective, the boundary between legitimate enforcement and institutional wrongdoing became less convincing. Importantly, law enforcement participants did not present enforcement as a sufficient solution. A law enforcement officer with the Police argued that

"While enforcement alone cannot solve the problem, a combination of economic opportunities, stronger investigations, and digital education is the necessary response.". (LE02)

The institutional position was therefore neither a simple rejection of socioeconomic explanations nor an unqualified endorsement of punitive control. Officers distinguished clearly between socioeconomic explanation and moral or legal justification, while some youths evaluated responsibility against wider experiences of inequality, corruption and perceived unfairness in enforcement. Criminal responsibility was therefore not disputed only at the level of the offence itself. It was also negotiated through perceptions of whether the institutions imposing that responsibility acted fairly and legitimately.

Discussion

This study examined how youths, religious leaders and law enforcement officers in Ibadan interpret the morality of Yahoo Yahoo. The findings show that participants broadly recognised cybercrime as

unlawful, but differed in how they interpreted its moral significance. The central point is that economic hardship, family responsibility, religious values and criminal responsibility were not understood independently. Rather, they intersected in participants' attempts to determine when illicit wealth should be condemned, understood or justified. This finding extends existing research that has associated Nigerian cybercrime with unemployment, economic insecurity, peer influence and social environment (Akanle et al., 2016; Adejoh et al., 2019; Aborisade, 2023). The present study adds that these conditions also shape the moral language through which cybercrime is evaluated. The youth accounts particularly support a Moral Economy interpretation. Participants connected Yahoo Yahoo with family support, independence, effort and survival, while others rejected the assumption that economic hardship necessarily produces fraud. This suggests that poverty does not operate as a direct or uniform explanation of cybercrime. Instead, material insecurity can become a basis for negotiating moral responsibility. Thompson (1971) and Scott (1977) emphasised that economic behaviour is often evaluated through ideas of subsistence, obligation, fairness and legitimate entitlement. The present findings extend this insight to cybercrime by showing how participants could acknowledge the illegality of Yahoo Yahoo while questioning how far conventional moral expectations should apply under conditions of perceived economic exclusion. This also complements research on moral disengagement and the rationalisation of Nigerian online fraud, particularly studies showing how corruption, inequality and cultural narratives can weaken perceptions of responsibility (Lazarus, Button, & Adogame, 2022; Lazarus et al., 2023). Importantly, however, the findings indicate that such rationalisation is not universal. Some youths maintained a clear moral boundary despite experiencing similar economic pressures. The findings concerning family and religion further demonstrate that the legitimacy of wealth is socially produced. Family responsibility could operate as both a moral restraint and a pressure to acquire money. The desire to "make their mother proud" or become financially independent shows that illicit income could be connected to socially valued obligations rather than presented simply as individual greed. This supports Aborisade's (2023) observation that family responses to youth cybercrime may range from condemnation to tolerance. Religious leaders generally rejected fraudulent wealth, but their accounts also revealed institutional contradictions. Some criticised religious actors who celebrate wealth without questioning its source or accept questionable donations. This complements research on religious and cultural rationalisations of cybercrime (Aborisade, 2023; Lazarus et al., 2023; Button et al., 2025), while adding that religious institutions themselves can become part of the process through which illicit wealth acquires social legitimacy. The Babalawo accounts are particularly significant because they resist reducing African Traditional Religion to a justification for cybercrime, instead distinguishing religious teachings on character and legitimate wealth from their possible misuse.

The law enforcement accounts reinforce the distinction between explanation and justification. Officers recognised unemployment, poverty and social pressure but maintained that these conditions did not remove criminal responsibility. This position is consistent with criminological approaches that distinguish structural conditions from individual accountability. However, the youth accounts concerning alleged police misconduct introduce an important complication. Perceptions of selective or corrupt enforcement can weaken the legitimacy of the institutions responsible for defining criminal boundaries.

This finding extends Social Constructionism by showing that institutional authority is not simply imposed from above. Its credibility is continually negotiated through interaction between institutions and the communities they regulate. The officers' own recognition of the importance of professionalism, evidence and public trust further supports this interpretation. Moral Economy and Social Constructionism provide complementary explanations for the findings. Moral Economy helps explain why economic hardship, family obligation and perceptions of inequality enter judgements about legitimate wealth, while Social Constructionism explains how those judgements are shaped through families, religious institutions, peer relations and law enforcement. The study therefore moves beyond the question of why young people engage in cybercrime to examine how different social actors construct its moral meaning. Yahoo Yahoo remains legally defined as fraud, but its social meaning is negotiated around survival, legitimate wealth, family responsibility and institutional credibility. This suggests that effective responses require more than criminal enforcement alone. Economic opportunity, moral formation, institutional consistency and credible law enforcement must be considered together.

Conclusion

This study examined how youths, religious leaders and law enforcement officers in Ibadan understand and evaluate the morality of Yahoo Yahoo. The findings demonstrate that although participants generally recognised Yahoo Yahoo as a form of fraud and a criminal offence, its moral meaning was not uniformly understood. Instead, participants negotiated its meaning through competing considerations of economic survival, family responsibility, legitimate wealth, religious obligation and criminal accountability. A central finding is that economic hardship does not automatically produce cybercrime. Rather, unemployment, financial insecurity and limited opportunities can become part of the moral reasoning through which some young people interpret and sometimes justify participation. The youth narratives showed that Yahoo Yahoo could be framed as survival, independence, family support or "hustle", even where participants acknowledged its illegality. At the same time, other youths maintained that hardship could explain participation without making fraud morally acceptable. This variation demonstrates that economic insecurity shapes moral judgement without determining it. The study also shows that family and religious institutions occupy contradictory positions in the moral environment surrounding illicit wealth. Families may discourage fraud while simultaneously placing pressure on young people to achieve financial success and provide for relatives. Religious leaders largely maintained clear boundaries around fraudulent wealth, but some also acknowledged that religious institutions can weaken these boundaries when questionable wealth is celebrated or accepted without scrutiny. The accounts of traditional religious leaders further caution against treating African Traditional Religion as inherently supportive of cybercrime. Law enforcement participants similarly distinguished between explaining offending and excusing it. They recognised the socioeconomic conditions surrounding cybercrime while maintaining that individual responsibility remains necessary. However, the findings also indicate that perceptions of police misconduct and selective enforcement can weaken the legitimacy of criminal control. Responsibility is therefore not assessed only through formal law but also through perceptions of institutional fairness and credibility. The study contributes to the literature by shifting

attention from the question of why young people engage in cybercrime towards how different social actors construct and negotiate its moral meaning. Moral Economy explains how material hardship, obligation and perceptions of inequality enter these judgements, while Social Constructionism explains how meanings are shaped through social relationships and institutional authority. Taken together, the findings suggest that Yahoo Yahoo persists within a contested moral environment rather than a simple absence of morality. Addressing the problem therefore requires more than enforcement alone. Sustainable responses must also address economic opportunity, family and moral formation, religious accountability and the credibility of institutions responsible for enforcing the law.

Statements and Declarations

Acknowledgments

The authors gratefully acknowledge all the participants who generously shared their experiences, perspectives and reflections for this study. Their willingness to engage with the sensitive issues surrounding cybercrime, morality, religion and youth livelihoods made this research possible. The authors also acknowledge the Department of Behavioural Sciences, Criminology and Security Studies Unit, Lead City University, Ibadan, Oyo State, Nigeria for its support during the conduct of the study.

Ethics approval and consent to participate

Ethics declaration

The study involved adult participants only and did not receive formal institutional ethical approval prior to data collection because formal ethics review was not a mandatory institutional requirement for this category of non-interventional qualitative social research at the time the study was conducted. The study was conducted in accordance with recognised ethical principles for social research. Access to participants was facilitated through an institutional introductory letter. All participants were informed about the purpose and procedures of the study, and informed consent was obtained from each participant before the interviews were conducted. Participation was voluntary, no incentives were offered, and participants were informed of their right to withdraw from participation without consequence. To protect confidentiality, identifying information was removed from the interview transcripts and replaced with coded identifiers.

Consent for publication

Not applicable. The manuscript does not contain personally identifiable information or individual details that could reasonably identify any participant.

Availability of data and material

The data supporting the findings of this study are not publicly available because they contain qualitative interview material that could potentially compromise participant privacy and confidentiality. Sharing the

full dataset could therefore present risks to participant confidentiality. De-identified data may be made available by the corresponding author upon reasonable request, subject to applicable institutional requirements and the protection of participant confidentiality.

Funding

The authors received no specific funding for this research, authorship, or publication.

Conflict of Interest

The authors declare that they have no conflict of interest.

Authors' contributions

Olalekan Olawale Taiwo conceived and conceptualised the study, developed the research framework, conducted data collection and analysis, and prepared the initial manuscript. **Solomon Ayomide Adekoya** contributed to the study design and literature review, interpretation of the findings, and critical revision of the manuscript. **Oluwapelumi John Jokotoye** contributed to data analysis, manuscript development, and critical review and editing. All authors read, reviewed, and approved the final manuscript.

Competing Interest

The authors declare that they have no conflict of interest.

References

1. Aborisade RA (2022) Internet scamming and the techniques of neutralization: parents' excuses and justifications for children's involvement in online dating fraud in nigeria. *Int Annals Criminol* 60(2):199–219
2. Aborisade RA (2023) Yahoo boys, yahoo parents? An explorative and qualitative study of parents' disposition towards children's involvement in cybercrimes. *Deviant Behav* 44(7):1102–1120
3. Abubakari Y, Blaszczyk M (2024) Politicization of economic cybercrime: Perceptions among Ghanaian Facebook users. *Deviant Behav* 45(4):483–502
4. Adegiori D (2026) Moral Boundary Work and the Recasting of Fraud as Hustle in Southwestern Nigeria. *Deviant Behav*, 1–16
5. Adejoh SO, Alabi TA, Adisa WB, Emezio NM (2019) Yahoo Boys Phenomenon in Lagos Metropolis: A Qualitative Investigation. *Int J Cyber Criminol* 13(1):1–20
6. Adelekan IO (2016) Ibadan city diagnostic report. *Urban Afr risk Knowl* 4(1):1–21
7. Ajayi TM, Adesope OA, Oso IO (2025) Yahooism to ritualism: Ideological motivations for cyber fraud in selected Yoruba films. *South Afr Linguistics Appl Lang Stud* 43(1):102–116
8. Akanle O, Adésínà JO, Akarah EP (2016) Towards human dignity and the internet: The cybercrime (yahoo yahoo) phenomenon in Nigeria. *Afr J Sci Technol Innov Dev* 8(2):213–220

9. Ayodele AA (2026) Emergence of cyber-spiritualism in Ughelli: The Ghana-Burgers cybercrime rampage in Nigeria. *Crime Law Social Change* 84(1):15
10. Ayinde AH, Irewole SO (2026) Exploring the Roles of Family in Fostering Moral Values for Community Development in Nigeria. *Int J Innovative Inventions Social Sci Humanit* 3(1):75–82
11. Auwal AM, Lazarus S (2025) Experiences of local victims of Yahoo Boys' socio-economic cybercrimes in Nigeria. *Discover Psychol* 5(1):161
12. Berger PL, Luckmann T (1967) *The Social Construction of Reality: A Treatise in the Sociology of Knowledge*. Anchor books
13. Button M, Lazarus S, Hock B, Bugbilla Sabia J, Pandey D, Gilmour P (2025) Factors influencing involvement in cyber-frauds in West Africa and the implications for policy. *Eur J Criminal Policy Res*, 1–23
14. Casciano D (2024) Instagram excess and fraud: Exploring the relationship between internet celebrities, luxury, and fraud in contemporary Nigeria. *Compliance, Defiance, and 'Dirty'Luxury: New Perspectives on Anti-Corruption in Elite Contexts*. Springer Nature Switzerland, Cham, pp 353–379
15. Ceylan R (2026) Between Tradition and Modernity: Family and Gender Order in Diyanet Sermons—A Qualitative Content Analysis of Theological Perspectives on Decadence, Hedonism and Moral Responsibility of a State-Religious Infrastructure. *J Church State* 68(1):csaf071
16. Evans-Ibe SS (2023) Bombing, Billing, and Cash-Out: the dynamics of the illicit flow of money through international cyber fraud by Nigerian Yahoo Boys. *J Acad Stand Against Poverty* 3(1):37–56
17. Fajemirokun O (2026) The Evolution and Socio-Economic Drivers of Cybercrimes in Nigeria: From 'Yahoo Boys' to AI Enabled Transnational Fraud Networks: Implications for Criminal Justice Responses in the Global South. *Fuoye J Criminol Secur Stud*, 5(1)
18. Fourchard L (2003) Ibadan, Nigeria. *The Challenge of Slums: Global Report on Human Settlements*. London: Earthscan, 211
19. Heeler AE (2026) Online crime as serious and organised crime: a view from Britain's law enforcement. *Global crime* 27(2–3):242–272
20. Lange PG (2026) The Purposeful Sample Kit. *Kits for Digital Methods: Doing Sociotechnical Research*
21. Lazarus S, Button M, Adogame A (2022) Advantageous comparison: using Twitter responses to understand similarities between cybercriminals (Yahoo Boys) and politicians (Yahoo men). *Heliyon*, 8(11)
22. Lazarus S, Olaigbe O, Adeduntan A, Dibiana ET, Okolorie GU (2023) Cheques or dating scams? Online fraud themes in hip-hop songs across popular music apps. *J Economic Criminol* 2:100033
23. Lazarus S, Soares AB (2024) From business centres to Hustle Kingdoms: historical perspectives on innovative models of deviant education. *Int Annals Criminol* 62(3–4):449–468
24. Lazarus S, Tickner P, Button M (2025) Pulpit, power, and predation: Yahoo Men of God, prosperity theology, and the Twin Fraud Triangles. *Crit Res Relig* 13(3):333–354

25. Lazarus S, Button M, Garba KH, Soares AB, Hughes M (2025) Strategic business movements? The migration of online romance fraudsters from Nigeria to Ghana. *J Economic Criminol* 7:100128
26. Lazarus S, Soares AB, Button M (2025) Pathways, pressure, and profit: Adaptive innovation and strain in a convicted cybercrime academy called hustle kingdom. *Deviant Behav*, 1–25
27. Lazarus S, Olaigbe O, Lazarus SE (2026) Afrobeats, moral disengagement and the cultural politics of online fraud: The difference between a twitch and a wink is vast. *Deviant Behav*, 1–29
28. Lazarus S (2026) Cybercriminals (yahoo boys) and society: Hustle kingdoms, occult economies, and the colonial politics of digital fraud. Taylor & Francis
29. Lazarus S, Hughes M, Button M, Garba KH (2026) Fraud as legitimate retribution for colonial injustice: neutralization techniques in interviews with police and online romance fraud offenders. *Deviant Behav* 47(3):427–448
30. Nkpe DO (2026) Corruption and Moral Order. *Ib J Sociol* 17(1):46–58
31. Nwoke CC (2025) *If not for my hustling spirit: Youth apprenticeships and the complexity of empowerment in Southeast Nigeria* (Doctoral dissertation, Carleton University)
32. Ojedokun UA, Ilori AA (2021) Tools, techniques and underground networks of Yahoo-boys in Ibadan city, Nigeria. *Int J Criminal Justice* 3(1):99–122
33. Ojolo TL, Singh SB (2023) Interrogating the yahoo-yahoo menace: an analysis of moral decadence, poverty, and unemployment in Nigeria. *J Afr Films Diaspora Stud* 6(1):55
34. Okosun O, Ilo U (2023) The evolution of the Nigerian prince scam. *J Financial Crime* 30(6):1653–1663
35. Oladele SO (2026) Yahoo School: The Rise of Training Schools for Cybercriminals in Nigeria and Its Implications for National Development. *The Palgrave Handbook of Global Social Problems*. Springer Nature Switzerland, Cham, pp 1–17
36. Oluku O, Ofili FI (2025) Economic Livelihood And Cyber Fraud: A Study Of The Motivations, Income And Expenditure Patterns Of Yahoo Boys In Oghara, Delta State, Nigeria. *Mkar J Manage Social Sci* 7(1):182–200
37. Omokhabi AA, Atoyebi VO, Omokhabi US (2024) An Analysis of Young Adults Engagement in Cyber-Criminal Activities in Nigeria. *FUOYE J Criminol Secur Stud*, 3(1)
38. Paquet-Clouston M, García S (2022) On the motivations and challenges of affiliates involved in cybercrime. *Trends Organized Crime*, 1–30
39. Pham CH (2024) Qualitative data analysis. *Applied linguistics and language education research methods: Fundamentals and innovations*. IGI Global Scientific Publishing, pp 55–69
40. Scott JC (1977) *The moral economy of the peasant: Rebellion and subsistence in Southeast Asia*. Yale University Press
41. Soares AB, Lazarus S (2024) Examining fifty cases of convicted online romance fraud offenders. *Criminal Justice Stud* 37(4):328–351

42. Tade O (2013) A spiritual dimension to cybercrime in Nigeria: The 'yahoo plus' phenomenon. *Hum Affairs* 23(4):689–705
43. Tade O (2016) Meet the 'Yahoo boys'—Nigeria's undergraduate conmen. *The Conversation*, 26
44. Taiwo OO, Tade O (2025) Prosecuting fraud takes time and money': understanding fraud investigation and prosecution by the Nigerian Security and Civil Defence Corps. *J Financial Crime* 32(6):1235–1250
45. Taiwo OO, Oladeji T, Emma-Jimo SP (2026) I had to change how I move: ride-hailing criminal victimisation and risk navigation in urban Nigeria. *Crime Prev Community Saf*, 1–24
46. Thompson EP (1971) The moral economy of the English crowd in the eighteenth century. *Past present* 50(1):76–136
47. Thorne S (2025) *Interpretive description: Qualitative research for applied practice*. Routledge
48. Ukam PI, Onuh PA, Nnaji DI, Egbo EI, Ugwu CO (2024) How engagement in internet fraud impact academic activities of undergraduate students in Nigeria: A socio-legal study. *Cogent Social Sci* 10(1):2280285
49. Wariboko OPC, Nwanyanwu FC (2024) The dark side of connectivity: A socio-ethical exploration of internet fraud and Nigerian youth. *Àgídígbo: ABUAD J Humanit* 12(1):89–104
50. Yushawu A, Jaishankar K (2026) Sakawa in Ghana: The influence of weak ties on economic cybercrime offender networks. *Deviant Behav* 47(4):762–782
51. Zrineh A (2026) Purposive Sampling in Research: Types, Justifications, Applications, and Limitations. *J Med Surg Public Health*, 100249