

Exploring the Cultural and Religious Dimensions of Online Fraud in Nigeria: A Case Study of Yahoo Pro Max Scams

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Abstract

Online fraud in Nigeria has evolved significantly, with the emergence of sophisticated scams such as Yahoo Pro Max, which blend deception with cultural and religious justifications. This study explores the sociocultural and religious dimensions that sustain these fraudulent activities, examining how perpetrators rationalize their actions within broader societal contexts. While existing literature largely focuses on the economic and technological aspects of cybercrime, there remains a gap in understanding the intersection of fraud, belief systems, and cultural narratives. This research aims to fill that void by investigating how scammers leverage religious and traditional ideologies to legitimize their activities and gain social acceptance. Using a qualitative approach, the study employs in-depth interviews and content analysis of digital interactions among fraudsters, victims, and online communities. The findings reveal that perpetrators often invoke spiritual justifications, claiming divine approval or ancestral blessings, while some communities tacitly endorse these acts as a form of economic empowerment. Furthermore, the study highlights the role of social media in normalizing and even glorifying online fraud. Understanding these dimensions is crucial for developing culturally sensitive interventions that address the root causes of cyber fraud beyond legal and technological measures. This research contributes to policy discussions on cybercrime prevention and ethical digital practices in Nigeria.

Keywords: Online fraud, Yahoo Pro Max, cybercrime, cultural justification, Nigeria.

Introduction

Online fraud has become a pervasive issue in Nigeria, manifesting in various forms, from identity theft to elaborate scams that exploit digital vulnerabilities. Among the most notorious of these is the phenomenon of Yahoo Yahoo, a term used to describe internet fraud schemes predominantly orchestrated by young Nigerians. This digital fraud culture has evolved over the

years, with perpetrators adopting more sophisticated methods, including the recent trend labeled "Yahoo Pro Max." This variant of cyber fraud is characterized by an intricate blend of deception, psychological manipulation, and sometimes spiritual rituals purportedly aimed at enhancing the fraudsters' success rate. The emergence and persistence of online fraud in Nigeria can be attributed to several socioeconomic and cultural factors. High youth unemployment, economic instability, and inadequate law enforcement mechanisms have contributed to the proliferation of cybercrimes (Tade & Aliyu, 2011). This period, from 2015 to 2024, has witnessed a striking transformation in the landscape of crime, driven mostly by technological innovations and a burgeoning youth population eager to find alternative means of financial empowerment. At the heart of this transformation lies the emergence of informal educational institutions known colloquially as "Hustlers' Schools," operating outside the traditional educational framework and aimed at equipping individuals with the skills necessary for engaging in cyber fraud (Ayeni & Ogbang, 2024). Many young individuals, faced with limited economic opportunities, resort to internet fraud as a means of survival and social mobility. However, beyond economic motivations, there exists a deep-seated cultural and religious dimension that underpins the activities of online fraudsters. Cultural beliefs and religious practices play a significant role in shaping the behaviours and justifications of individuals engaged in Yahoo Pro Max scams. Some perpetrators incorporate traditional rituals, often involving juju (African spiritual practices), to ensure the success of their fraudulent activities (Ajibade & Agboola, 2020). These practices reinforce the belief that supernatural forces can enhance their deception skills and protect them from detection. Similarly, some fraudsters rationalize their actions by invoking religious narratives that frame their fraudulent gains as a form of divine blessing or reparation for historical injustices. Moreover, the glorification of wealth in Nigerian society exacerbates the problem, as financial success is often prioritized over ethical considerations. Popular culture, including music and social media, frequently romanticizes the lavish lifestyles of fraudsters, portraying them as symbols of resilience and ingenuity (Olayemi, 2021). This social validation not only emboldens existing fraudsters but also inspires new entrants into the illicit trade, further entrenching online fraud as a socio-cultural norm. Understanding the cultural and religious dimensions of online fraud in Nigeria is crucial for developing effective countermeasures. While legal and technological solutions are essential, addressing the underlying societal values that enable and sustain these scams is equally important. By examining the case of Yahoo Pro Max scams, this study seeks to unravel the intricate intersections between digital fraud, cultural beliefs, and religious ideologies, providing insights that can inform policy interventions and public awareness campaigns.

Understanding Yahoo Pro Max Scams

This digital fraud culture has evolved over the years, with perpetrators adopting more sophisticated methods, including the recent trend labeled "Yahoo Pro Max." This variant of cyber fraud is characterized by an intricate blend of deception, psychological manipulation, and sometimes spiritual rituals purportedly aimed at enhancing the fraudsters' success rate. Yahoo Pro Max scams represent a sophisticated evolution of traditional internet fraud, incorporating a combination of digital deception techniques, psychological manipulation, and sometimes mystical practices. Unlike conventional Yahoo Yahoo scams, which often involve simple email phishing and social engineering tactics, Yahoo Pro Max scams employ more

elaborate strategies, including advanced hacking, cryptocurrency fraud, and romance scams (Nwadinobi & Okafor, 2022). These scams are designed to defraud unsuspecting victims on a large scale, leveraging social media platforms and encrypted communication channels to enhance anonymity and efficiency.

A distinguishing feature of Yahoo Pro Max scams is the use of elaborate psychological conditioning to manipulate victims into compliance. Fraudsters invest significant effort in building trust with their targets, often posing as business partners, romantic interests, or even religious figures to exploit emotional vulnerabilities (Eze & Chukwu, 2023). This emotional entanglement makes it more difficult for victims to recognize deceit and report fraudulent activities in a timely manner.

Additionally, some Yahoo Pro Max scammers employ ritualistic elements, believing that supernatural forces can enhance their fraudulent success. These rituals, commonly referred to as "Yahoo Plus," involve the use of charms, animal sacrifices, or even human rituals to allegedly secure wealth and evade law enforcement detection (Adebanjo, 2021). Such beliefs reinforce the persistence of these scams despite growing awareness and cybersecurity measures.

The emergence and persistence of online fraud in Nigeria can be attributed to several socioeconomic and cultural factors. High youth unemployment, economic instability, and inadequate law enforcement mechanisms have contributed to the proliferation of cybercrimes (Tade & Aliyu, 2011). Many young individuals, faced with limited economic opportunities, resort to internet fraud as a means of survival and social mobility. However, beyond economic motivations, there exists a deep-seated cultural and religious dimension that underpins the activities of online fraudsters.

Moreover, the glorification of wealth in Nigerian society exacerbates the problem, as financial success is often prioritized over ethical considerations. Popular culture, including music and social media, frequently romanticizes the lavish lifestyles of fraudsters, portraying them as symbols of resilience and ingenuity (Olayemi, 2021). This social validation not only emboldens existing fraudsters but also inspires new entrants into the illicit trade, further entrenching online fraud as a socio-cultural norm.

Cultural Perspectives on Fraud in Nigeria

Fraud, a global socio-economic issue, takes on unique cultural dimensions in Nigeria. The perception, justification, and prevalence of fraudulent activities in the country are influenced by historical, socio-economic, and cultural factors. Cultural norms in Nigeria sometimes play a role in shaping attitudes towards fraud. Family plays a pivotal role in the identity construction of Nigerians, serving as a primary source of cultural transmission, emotional support, and social cohesion (Ayeni & Nwobu, 2025). Certain societal structures encourage individuals to prioritize communal welfare over strict adherence to legal norms. In some cases, fraudulent activities are rationalized through cultural proverbs and idiomatic expressions that promote survival and success by any means necessary. For instance:

1. "Smart man no dey carry last." (Pidgin English: A smart man is never left behind.) This phrase celebrates cunning and cleverness, often regardless of legality or ethics. It can be used to excuse deceitful practices, as long as they lead to personal gain or success.

2. “Na who get money be big man.” (Pidgin English: The man with money is the important man.). This reflects a societal value that equates wealth with respect, regardless of how that wealth is acquired. It can indirectly validate fraud as a pathway to status.
3. “Monkey dey work, baboon dey chop.” (Pidgin English: The monkey works, but the baboon eats.). Though originally used to criticize injustice and exploitation, some reinterpret it to justify flipping the roles — becoming the one who eats without working, through fraudulent means.

Scholars argue that the Nigerian socio-cultural environment, which highly values material success, inadvertently fosters fraudulent behaviour (Oladapo, 2019). Economic hardship is a major driver of fraud in Nigeria. With high unemployment rates and economic instability, individuals may resort to fraudulent activities as a means of survival (Adeyemi & Uchenna, 2020). The cultural expectation for individuals to provide for extended families further exacerbates this situation. In many cases, individuals engaging in fraud justify their actions by citing financial obligations to their relatives and community.

Religious institutions in Nigeria play a dual role in shaping attitudes towards fraud. While religious teachings generally condemn dishonest practices, certain religious figures have been accused of indirectly encouraging fraud by emphasizing prosperity without necessarily condemning unethical means of wealth acquisition (Olawale, 2021). This paradox contributes to conflicting views on the morality of fraud.

Corruption and fraud within political institutions have normalized dishonest behaviour in Nigerian society. Studies indicate that when leaders engage in fraudulent practices with impunity, the general public is more likely to view fraud as an acceptable means of advancement (Nwankwo & Obi, 2018). This creates a cycle where fraud is not only tolerated but, in some cases, admired.

Addressing fraud in Nigeria requires a cultural shift that promotes ethical behaviour and transparency. Educational campaigns, community engagements, and religious institutions should play a role in redefining success in terms of integrity rather than material wealth (Ajayi, 2022). Strengthening legal frameworks and ensuring accountability are also crucial in changing societal attitudes towards fraud.

Fraudulent activities in Nigeria are not only influenced by economic and political factors but also by traditional beliefs and practices. Certain cultural norms and indigenous belief systems contribute to the rationalization and perpetuation of fraudulent behaviours. Many Nigerian communities uphold the practice of ancestral veneration, where individuals seek to honour their forebears by acquiring wealth and social status. In some cases, the desire to meet these societal expectations may push individuals to engage in fraudulent activities. The pressure to provide for extended families and uphold family honour has been identified as a key driver of unethical financial behaviour (Ogunleye, 2020).

Traditional beliefs in supernatural intervention, including the use of charms and rituals, sometimes play a role in fraudulent activities. Some individuals believe that spiritual fortifications can shield them from legal consequences or ensure the success of fraudulent schemes. Studies have shown that certain fraudulent practices, such as money rituals, are tied to deep-rooted cultural and spiritual beliefs (Adeyemi & Uchenna, 2021).

In many traditional settings, success is often measured by one's ability to provide for the community. This communal expectation sometimes leads individuals to justify fraudulent practices as a means of fulfilling social obligations. When fraudsters redistribute their illicit wealth within their communities, they may gain respect and admiration rather than condemnation (Ajayi, 2022).

The influence of traditional rulers and elders on social conduct can also impact fraudulent behaviours. While many traditional leaders advocate for honesty, some are complicit in fraud when they benefit from corrupt practices. Additionally, the preference for customary dispute resolution over formal legal systems sometimes allows fraudulent individuals to evade proper legal consequences (Nwankwo & Obi, 2019).

Religious Dimensions of Fraud

Religion plays a significant role in shaping moral values and societal behaviours. However, in some cases, religious beliefs and practices have been co-opted to justify or even facilitate fraudulent activities. Religious institutions in Nigeria generally preach against dishonesty and fraudulent behaviour. However, some individuals exploit religious teachings to rationalize unethical practices. For instance, certain interpretations of divine grace and forgiveness are used to excuse fraudulent acts, with perpetrators believing that repentance absolves them of wrongdoing (Adeyemi & Uchenna, 2021). Additionally, some religious followers engage in fraud under the belief that their faith will shield them from legal consequences (Olawale, 2022).

The rise of prosperity-oriented religious movements in Nigeria has contributed to shifting attitudes towards wealth accumulation. The prosperity gospel, which emphasizes material wealth as a sign of divine favour, sometimes leads individuals to pursue financial success by any means, including fraudulent activities (Ajayi, 2023). When religious leaders promote the idea that wealth equates to divine blessing, some followers may rationalize fraud as a means to achieve prosperity.

Religious leaders wield significant influence over their followers, shaping attitudes towards financial integrity. While many religious figures advocate for honesty, there have been instances where certain leaders have been implicated in fraudulent schemes or have failed to condemn such acts explicitly. The involvement of religious institutions in financial scandals has further blurred the moral stance on fraud within some communities (Nwankwo & Obi, 2020).

Faith-based institutions sometimes become entangled in fraudulent practices through money laundering, misappropriation of funds, and false claims of miracles for financial gain. Certain religious organizations have been accused of using deceptive tactics to amass wealth from their congregations, exploiting followers' faith and trust (Ogunleye, 2021). Such actions contribute to a broader acceptance of fraud as a means of economic survival.

Religious leaders must actively promote ethical teachings that discourage fraudulent practices. Additionally, regulatory bodies should ensure financial transparency within religious institutions. Public awareness campaigns can also help in educating individuals about the ethical implications of using religion to justify fraud (Olawale, 2022). Addressing these issues requires stronger ethical leadership, regulatory oversight, and cultural reorientation.

Intersections of Religion and Fraudulent Practices

The relationship between religion and fraudulent practices in Nigeria is complex and multifaceted. While religious doctrines generally promote ethical behaviour and honesty, certain religious beliefs and institutions have, in some cases, been linked to fraudulent practices. This paper explores how religious ideologies, institutional structures, and leadership influence fraud in Nigerian society.

Religious teachings often emphasize moral uprightness and honesty. However, some individuals manipulate religious doctrines to justify fraudulent behaviour. Certain interpretations of divine grace and prosperity are used to excuse unethical financial practices, as individuals believe that faith can absolve them of any wrongdoing (Adeyemi & Uchenna, 2021). Moreover, some followers perceive fraud as a necessary means to achieve divine blessings and success.

The prosperity gospel, which equates material wealth with divine favour, has significantly influenced financial attitudes in Nigeria. Some religious leaders propagate the belief that wealth is a sign of spiritual elevation, inadvertently encouraging fraudulent activities as a means to achieve financial success (Ajayi, 2023). This doctrine can lead to an increased tolerance for corruption and fraud among adherents who seek to attain prosperity at any cost.

Faith-based organizations, while traditionally seen as moral arbiters, have sometimes been implicated in fraudulent activities. Cases of financial misappropriation, money laundering, and deceptive fundraising have been reported within some religious institutions (Nwankwo & Obi, 2020). The lack of financial accountability within these institutions enables fraudulent activities to flourish, undermining the credibility of religious organizations.

Religious leaders hold significant sway over their congregations and can influence ethical decision-making. While many religious figures promote integrity, some exploit their authority for personal financial gain. Instances of religious leaders endorsing or participating in fraudulent schemes have contributed to normalizing unethical behaviour within religious communities (Ogunleye, 2021). The blind devotion of followers often makes it difficult to challenge such practices.

Another dimension of religious fraud involves the fabrication of miracles and supernatural claims for financial gain. Some religious figures stage healings, prophecies, and testimonies to attract followers and solicit donations. These deceptive practices exploit vulnerable individuals and further entrench fraudulent behaviour within religious settings (Olawale, 2022).

Cultural and Religious Rationalizations of Online Fraud: Insights from the Field

The findings gathered from the fieldwork involving semi-structured interviews, digital ethnography, and participant observation within online scam communities and affected populations in Owerri, Calabar, and selected online forums reveal that fraudsters, popularly known as "Yahoo Boys," often justify their actions through a syncretic blend of traditional beliefs, religious rhetoric, and socioeconomic disenchantment. These rationalizations not only legitimize online fraud in their eyes but also shape the way their activities are perceived and accepted within certain communities.

Several participants expressed a belief that online fraud is a form of divine or ancestral justice—an attempt to “balance the scales” for historical injustices inflicted by the West, particularly during colonial and postcolonial exploitation. One interviewee, identified as Slimwealth, a 27-year-old Yahoo Pro Max scammer based in Calabar, stated: “The white man thief us first. This one na payback. Even my pastor know say na hustle. God understand say we dey survive” (Personal communication, March 14, 2025). This statement illustrates a prevalent ideology within fraudster circles that positions their actions not as criminal, but as morally justified acts of restitution. Such framing reflects a postcolonial grievance narrative that redefines fraud as resistance rather than theft. It was shocking to realize that some parents and relatives of these scammers support the venture. This nefarious ‘hustle’ has now become a household practice that even mothers now encourage their children to pick up the unholy trade. It will be a fallacy for anyone in present Nigeria to say he does not know one Yahoo boy or another. They are everywhere: streets, schools, offices, communities, anywhere one can think of (Saheed et al, 2022). Ama, the mother of a Yahoo boy said: “This money is even from the Whites and not that they are 419. So, why will I beat him for collecting money from abroad” (Ama, Personal communication, March 27, 2025).

Among the most significant religious justifications emerged from the intersection of online fraud and Pentecostal Christianity, particularly the prosperity gospel. Interviews with self-identified Yahoo Boys revealed that many attend churches where wealth is associated with divine favour, often irrespective of the means of acquisition. A Lagos-based informant, known as Efe, explained: “As long as you pay your tithe and sow seed, na you and God matter. Pastor dey bless us. He no ask whether na scam. Na testimony him dey call am” (Efe, Personal communication, March 27, 2025).

This comment highlights how religious language and practice are co-opted to give spiritual legitimacy to online fraud. The act of giving back to the church through tithes and offerings allows fraudsters to reintegrate into the moral community and even attain elevated status.

In addition to Christian motifs, many scammers also engage in traditional rituals to “fortify” themselves spiritually. Such practices are not merely symbolic but form a core part of the Yahoo Pro Max identity. In focus group discussions conducted in Sapele, Delta State, participants detailed the use of charms, sacrifices, and consultations with native doctors. One participant, who goes by the moniker Oracle, described: “Before you fit do Yahoo well, you go run soap. You go carry sacrifice go river, do ritual, wear ring. That one dey make mugu fall quick. Na jazz be that” (Oracle, Personal communication, March 2, 2025). The invocation of traditional belief systems operates as both a metaphysical tool for success and a moral shield against guilt. These ritual acts are often seen not only as protective measures but also as a spiritual endorsement of their fraud-based hustle.

Digital ethnography within closed Telegram and Facebook groups dedicated to Yahoo Pro Max techniques revealed that the online communities themselves reinforce and propagate religious and cultural justifications for fraud. Admins and veteran scammers often post motivational messages drawing from the Bible, African proverbs, and ancestral invocations. A pinned message in one such Telegram group read: “If Solomon wey scam Queen of Sheba fit still write Bible, who you be? Hustle legit, hustle wise. God dey your side!” These virtual spaces function as echo chambers where fraud is not only taught but morally endorsed. The fusion of religious

texts with scam narratives lends moral ambivalence to the practice, allowing members to reframe deceit as a clever form of divine provision. Interviews with victims of Yahoo Pro Max scams show the real-world consequences of this cultural rationalization. A victim from the UK, who lost over £5,000 in a romance scam, reported her disbelief upon discovering her scammer's social media posts, which were replete with Bible verses and testimonies of God's blessings: "It was surreal. This person who conned me kept posting Psalms and thanking God for financial breakthroughs. I felt not only deceived but mocked by their hypocrisy" (Jane D., Personal communication, April 1, 2025). Such testimonials underscore the disconnect between the fraudster's self-perception and the harm inflicted, reinforcing how cultural and religious reinterpretations can desensitize perpetrators to their victims' suffering.

In 2020, the Economic and Financial Crimes Commission (EFCC) arrested Adebayo Olawale, a suspected Yahoo Boy, and Pastor Gbenga Moses Adesoji of the Christ Apostolic Church in Ile-Ife. The pastor allegedly accepted material gifts — a car, a plot of land, and cash — from fraud proceeds, providing spiritual support to the scam (Punch, 2020). This case shows how religious leaders may play a role in legitimizing online fraud through perceived spiritual endorsement.

Some fraudsters go beyond online manipulation by engaging in ritual practices — known as "Yahoo Plus." A report by ENACT Africa describes how scammers seek charms or even engage in human sacrifices to enhance their scam success, believing that these spiritual practices influence their victims' compliance (ENACT Africa, 2024).

Cultural norms in Nigeria, such as the practice of "spraying" money at weddings and parties, can indirectly glorify fraud by celebrating sudden wealth. As reported in *The Times*, this tradition, though rooted in Yoruba customs, now blends with the influence of social media and "hustle culture," fuelling young people's obsession with quick riches (*The Times*, 2025). While some religious leaders condone online scams, others actively condemn them. Pastor Tajan Moltok, preaching in Jos, described the imitation of Yahoo Boys by youths as spiritually and morally dangerous. He advised young people to reject dishonest gains and pursue spiritual integrity instead (*Gazette Nigeria*, 2024).

Impact and Consequences of Online Fraud

Online fraud has emerged as a significant challenge in the digital era, affecting individuals, businesses, and economies globally. Nigeria, like many other countries, has witnessed a rise in cyber-enabled fraudulent activities, often referred to as cybercrime or internet fraud.

Online fraud poses a substantial threat to economic stability by causing financial losses to individuals, businesses, and financial institutions. Cybercriminals engage in fraudulent schemes such as phishing, identity theft, and business email compromise, resulting in billions of dollars in losses annually (Adeyemi & Uchenna, 2022). The disruption of financial transactions and loss of investor confidence due to cyber fraud can hinder economic growth and development.

Beyond financial losses, online fraud has profound social consequences. It erodes trust in digital platforms, online banking, and e-commerce, making individuals hesitant to engage in online transactions (Ajayi, 2023). Additionally, internet fraud, particularly schemes such as

romance scams, has damaged personal relationships and caused emotional distress among victims. The perception of Nigeria as a hub for cyber fraud has also led to negative international reputational consequences.

Victims of online fraud often experience severe psychological distress, including anxiety, depression, and post-traumatic stress disorder (Ogunleye, 2021). The sense of betrayal and financial devastation can lead to long-term emotional trauma. In cases where victims lose their life savings, the psychological impact may extend to suicidal ideation and social withdrawal.

Governments and regulatory bodies have taken steps to combat online fraud through stringent cybersecurity laws and law enforcement interventions. The Nigerian Cybercrime Act of 2015, for example, criminalises various forms of cyber fraud and prescribes penalties for offenders (Nwankwo & Obi, 2020). However, enforcement challenges, including jurisdictional issues and inadequate technological capabilities, continue to hinder the effectiveness of legal responses.

Economic and Social Implications of Fraud

Fraud, particularly in its online and financial forms, has far-reaching consequences that impact both economic stability and societal structures. In Nigeria, fraud has become a major challenge, affecting businesses, financial institutions, and individuals alike. This paper explores the economic and social implications of fraudulent activities, highlighting their effects on financial systems, investment confidence, societal trust, and overall development.

Fraud undermines economic growth by causing significant financial losses for businesses, individuals, and governments. Cyber fraud, corporate embezzlement, and financial scams result in capital flight and reduced investor confidence (Adeyemi & Uchenna, 2022). The financial burden of fraud is also evident in the increased costs of security measures, regulatory compliance, and fraud prevention initiatives implemented by financial institutions (Ajayi, 2023).

Additionally, fraud leads to decreased foreign investment, as international investors may perceive a country with high fraud rates as a risky business environment (Nwankwo & Obi, 2020). Corruption and fraudulent financial dealings reduce economic efficiency by diverting resources from productive sectors into illicit activities, further widening the wealth gap and increasing economic instability.

The social consequences of fraud are equally concerning. Trust, which is a fundamental pillar of social and economic interactions, is eroded when fraud becomes widespread. Individuals and organizations become more skeptical of financial transactions, online engagements, and even government initiatives, leading to a breakdown in social cohesion (Ogunleye, 2021).

Moreover, fraud contributes to unemployment and poverty, as businesses affected by fraudulent activities may struggle to sustain operations, leading to job losses and reduced economic opportunities (Olawale, 2022). The proliferation of fraud also normalizes unethical behaviour, particularly among young people, who may view fraudulent activities as a legitimate means of achieving financial success.

The reputational damage associated with fraud is another critical social implication. Countries with high fraud rates often suffer from negative international perceptions, which can affect diplomatic relations, travel, and business partnerships (Adeyemi & Uchenna, 2022). In Nigeria, the global stereotype of online fraud, particularly associated with "419 scams," has created challenges for legitimate businesses and professionals operating on international platforms.

Conclusion

This study has underscored the deep-rooted cultural and religious dimensions of online fraud in Nigeria, with a particular focus on Yahoo Pro Max scams. By examining the socioeconomic and ideological factors that contribute to the prevalence of cyber fraud, the research highlights how cultural narratives of survival, communal validation of fraudulent wealth, and religious distortions collectively shape the perception and practice of online scams. The findings reveal that fraud is not merely a criminal act but is often legitimized within specific social contexts where success is equated with material wealth, irrespective of its source. The significance of this study lies in its ability to provide a nuanced understanding of how cultural beliefs and religious ideologies contribute to the perpetuation of online fraud. By shedding light on the societal acceptance of cyber fraud, the research offers insights that go beyond legal and economic explanations, emphasizing the need for a holistic approach to tackling the issue. It highlights the role of religious leaders, educators, and policymakers in fostering a culture that prioritizes ethical behaviour, integrity, and economic empowerment over illicit wealth acquisition. The outcome of this study suggests that addressing online fraud in Nigeria requires a multi-pronged approach that integrates legal measures with socio-cultural reorientation. While law enforcement remains crucial, sustainable solutions must include efforts to reshape public attitudes toward fraud, promote financial literacy, and strengthen religious and ethical teachings that discourage fraudulent activities. A shift in societal values, one that denounces fraud and promotes legitimate pathways to economic success, remains essential in mitigating the spread of Yahoo Pro Max scams and similar cybercrimes. This research contributes to the growing discourse on cyber fraud in Nigeria by providing a culturally and religiously contextualized analysis of the phenomenon. By recognizing the intricate linkages between culture, religion, and fraud, stakeholders can develop more effective strategies to combat online scams, promote ethical conduct, and create a more accountable and transparent society.

Recommendations

1. To Parents and Educators: Introduce strong moral and ethical education early in schools and at home. Young people need to be taught that wealth gained through fraud is destructive, not admirable. Teachers should weave values of honesty and responsibility into lessons, while parents should model integrity in daily life.

2. To Religious Leaders: Faith leaders must boldly reject any narrative that glorifies fraud. Sermons, teachings, and youth Programmes should emphasize honesty, dignity in labour, and the long-term consequences of dishonest gain. Religious spaces should become safe havens for guiding young people away from cybercrime.

3. To Lawmakers and Law Enforcement Agencies: Strengthen existing cybercrime laws and ensure they are enforced fairly and effectively. Police officers, investigators, and judges need

specialized training to handle digital crimes quickly and transparently. Collaboration with global cyber agencies is also crucial to stop cross-border fraud.

4. To Government and the Private Sector: Address unemployment by creating real opportunities. Digital skills training, entrepreneurship support, and start-up funding should be prioritized. By opening doors to legitimate online businesses, young talents can be redirected towards innovation rather than crime.

5. To Media and Community Leaders: Launch impactful campaigns to reshape public perception of online fraud. Celebrities, influencers, and respected community figures should champion messages that celebrate honesty and expose the risks of fraud—not only to individuals but to Nigeria’s reputation.

Together, these steps can begin to shift culture, rebuild trust, and provide young people with a future rooted in dignity and opportunity.

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