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Research Article

Tech-Savvy But Susceptible: The Causes of Computer Crime and its Implications on Young Adults (Gen Z) in Birnin-Kebbi Municipality

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Abstract. Despite being highly tech-savvy, young adults (Gen Z) are considered among the suitable targets and thus susceptible to experience cyber victimization. This paper is aimed at examining the causes and implications of computer crime on young adults (Gen Z) with special reference to the Birnin-Kebbi municipality. To achieve these goals, the paper adopted the quantitative approach to gather data from 240 (160 males and 80 females) of Birnin-Kebbi's Gen Z. The survey findings demonstrate that half (67%) of the surveyed Gen Z were involved in computer crime, and 75% were victims of cyberpornography, cyberstalking, phishing attacks, cyberbullying, Ponzi scheme scams, and online dating scams. A significant number of the victims experience depression, anxiety, loneliness, and a decrease in academic performance. The findings also found that factors such as oversharing of personal details, a lack of cybersecurity knowledge, parents'/guardians' negligence, peer pressure and influence, and the use of unprotected public Wi-Fi contribute to unprecedented involvement in computer crime and cyber victimization. In conclusion, the study recommends that organizing training and workshops on cybersecurity for young adults, reporting incidents of cyber victimization to law enforcement, constant monitoring and supervision of children's online activities, developing and implementing cybersecurity programs in schools, and collaboration between policymakers, law enforcement, religious bodies, traditional rulers, non-profit organizations, and other stakeholders to carry out and raise awareness on the risk of cyber victimization may all assist in combating and reducing the impact of computer crime.

Keywords: Computer Crime, Gen Z, Cyber victimization, Cybersecurity

INTRODUCTION

The development of information and communication technology has given rise to new forms of computer-related offenses, which are commonly termed “cybercrime” or “computer crimes.” The widespread nature of these crimes has become a matter of global concern and a challenge for agents of social control in contemporary society. Cybercrime covers a wide range of criminal activities, including identity theft, espionage, distribution of pornographic content, money laundering, terrorism, fraud, etc., among others.

There has been a consistent rise in the issue of computer crimes worldwide. This has adversely impacted individuals, businesses, and public infrastructure. Palatty (2023, as cited in Sani et al., 2024b) reported that computer crimes have affected over 6.5 million victims, resulting in estimated losses exceeding \$26 billion in the last two decades (Palatty, 2023, as cited in Sani et al., 2024b). The Internet Crime Complaint Center (IC3) recorded more than 3.26 million complaints related to computer crimes, with adjusted losses estimated at \$27 billion globally (Internet Crime Complaint Center, 2022).

Nigeria ranks among the leading nations in Africa with significant vulnerabilities to computer crime attacks (Stephen et al., 2017). Globally, the country is perceived as the center for computer crimes in Africa (Okeshola & Adeta, 2013). The latest report by a coalition of scholars from the Universities of New South Wales and Oxford positioned Nigeria fifth in the world for computer criminalities, behind Russia, Ukraine, China, and the United States of America (Obiezu, 2024). Various forms of computer crimes, such as identity theft, email fraud, financial scams, cyberpornography, cyberstalking, and computer hacking, are widespread in Nigeria.

Ndubueze (2013) explained that the digital space's criminal elements have made young people the most at-risk demographic among online users. Radda and Ndubueze (2013) acknowledge the role of the computer-mediated communication tools, including social media platforms, emails, and chatrooms, in the involvement in online deviant and criminal activities among youth in Nigeria. In 2014, the Center for Strategic and International Studies reported that cybercrime in Nigeria has led to an annual loss of \$400 billion for businesses. Similarly, the Nigerian Deposit Insurance Corporation (NDIC) report shows that financial fraud resulted in over 15 billion Naira in losses during 2018, according to Kanu et al. (2023).

According to Sani et al. (2024a), young adults popularly called "Gen Z" are more prone to engage in online criminal activities, and as such, the menace is more prevalent among them. Ndubueze (2013) found that cybercriminals are mostly young adults between the ages of twenty and thirty-five. Similarly, the executive chairman of the Economic and Financial Crimes Commission (EFCC) showed concern about the increasing rate of Nigerian youth involved in computer crimes. He added that the majority of university students in Nigeria are implicated in criminal activities, and seven out of ten youth participate in computer crimes (Adegbite, 2023).

Cybercriminals use numerous *modus operandi*, including phishing attacks, ransomware, social engineering, and identity theft, to target and victimize young adults. A 2020 study by the Cybersecurity and Infrastructure Security Agency (CISA) revealed that 45% of young adults, most of whom are university students, had experienced phishing attacks. Their victimization could be due to the adoption of remote learning as a result of the COVID-19 pandemic. Radda and Ndubueze (2013) remind us that rapid digital adoption with limited computer crime and cybersecurity consciousness leaves young adults vulnerable to victimization. Therefore, the lack of awareness and education of cyber threats and basic cybersecurity is a major concern in today's digital era, particularly among young adults (Gen Z) who are more likely to be implicated in these crimes (Sani et al., 2024a). This paper aims to examine the causes and implications of computer crimes among Gen Z in the Birnin-Kebbi municipality, Kebbi State, Nigeria.

Study Objectives

The objectives of this current study were to

1. Examine factors contributing to computer crime victimization among young adults (Gen Z) in the Birnin-Kebbi municipality.
2. Identify the common types of computer crime victimization experienced by young adults (Gen Z) in the Birnin-Kebbi municipality.
3. Explore the implications of computer crime victimization on young adults (Gen Z) in Birnin-Kebbi municipality.

Significance of the Study

The significance of this current study, particularly in today's digital economy, cannot be overstated. Thus, the study will be useful in many ways, such as

1. It will help reveal the various factors influencing computer crime among young adults (Gen Z) in the Birnin-Kebbi municipality.

2. It will encourage young adults to be more cautious while using the internet and digital gadgets.
3. It will serve as a point to the lawmakers and stakeholders at the state and local levels on the need to carry out mass awareness campaigns and programs to help combat cybercrime victimization among young adults (Gen Z) in the Birnin-Kebbi municipality and Kebbi state in general.
4. The findings of this study will help bridge the vacuum in literature and contribute to the existing body of knowledge.
5. Additionally, the study will provide vital information for parents or guardians in respect of their responsibilities in monitoring the online activities of their children.

LITERATURE REVIEW

Computer crime

Computer crime, commonly known as cybercrime, refers to unlawful acts perpetrated with the aid of computers and other digital technologies connected to a network. Phoraksa and Rattanasirivilai (2025) described computer crime as all criminal activities carried out within computer systems for illegal activities. Sani et al. (2024a, p. 22) explained computer crimes as “proscribed behavior committed or facilitated through the internet. It can range from security breaches to identity theft and include cyberstalking, child pornography, online identity theft, revenge porn, virus attacks, posting hate speech, advanced fee fraud, etc.” These unlawful activities are carried out with computers or digital devices as either a tool, target, or means to perpetuate further criminal activities (Paranjape, 2019).

Wall (2001, as cited in Sani et al., 2024b) classified computer crime into four classifications. It includes:

1. Cyber deception, such as using dubious means to steal information, money, or documents through phishing attacks, fraud, romance scams, etc.
2. Cyber violence, such as cyberstalking, cyberbullying, the spread of hate speech or propaganda, disruptions of energy supply systems, etc.
3. Cyberpornography, such as using the internet to view or share nudity and other inappropriate content.
4. Cyber trespass, such as the illegal invasion of another individual's property online with the aim to cause damage.

Gen Z

Gen Z is also known as “Generation Z,” “digital natives,” “iGeneration,” or “network generation” (Csobanka, 2016). According to Francis and Hoefel (2018 as cited in Nguyen & Nguyen, 2024), Gen Z is a group of individuals born between 1995 and 2010. Gen Z are broadly termed as the network generation as a result of their upbringing in a highly digital era (Jayatissa, 2023). Typically, the Gen Z cohort have different characteristics shaped by their constant interaction with modern communication gadgets for their social media, online games, academic, and other activities. A study conducted by the Kaiser Family Foundation found that the digital natives heavily relied on the internet and engaged with all media more than anything else besides sleeping, with their constant online time increasing by 67 minutes daily

from 2004 to 2009 (Rideout et al., 2010). Berkup (2014) wrote that the iGeneration not only consumes media but also utilizes it to create and share content through numerous platforms such as WhatsApp, TikTok, Snapchat, Facebook, Instagram, X (formerly known as Twitter), etc. According to Smith et al. (2023), their high reliance on emerging technologies has increased their susceptibility to computer crime victimization.

Empirical Review of Related Works

Research has been conducted in order to understand the causes and impact of computer crime on young adults (Gen Z) across the world. However, despite the prevalence of online criminal activities, there has been a paucity of literature on computer crime, particularly in Birnin-Kebbi and other places in Nigeria. In the same direction, recent surveys conducted in Pakistan show that in spite of the increasing usage of the internet and digital gadgets in today's digital economy, the level of computer crime awareness among young adults (Gen Z) is relatively low (Ahmed et al., 2025). Thus, future study directions should focus on bridging these vacuums by providing a better understanding of computer crime and its causes and impact on this demographic (Ahmed et al., 2025).

Sani et al. (2024b) investigated the cybercrime awareness of 130 (65 males and 65 females) youths in the Kaduna South Local Government Area. The researchers used mixed methods to collect both quantitative and qualitative data. The study found that, while a significant percentage (83%) of the youth in the study area had knowledge of specific types of cybercrimes, the majority (76.1%) said they had been victims of cybercrimes. Most of the victims (48.4%) did not report their experience to the authorities. Comparing the level of awareness between both genders, males (56%) demonstrated a higher awareness compared to 44.4% of their female 'pairs. The study advises a collective effort of parents, educational institutions, stakeholders, and policymakers to make the vulnerable youths aware of cybercrime and basic skills to protect themselves from cyber victimization.

Ahmed et al. (2025) conducted a survey to understand the level of cybercrime awareness among 400 selected Gen Z in Pakistan. The survey discovered that, while the participant heavily used social media, they lacked knowledge on numerous kinds of computer crime and the effective way to safeguard themselves against cyber threats and dangers. According to the survey, schools and policymakers should come up with educational programs, seminars, and awareness campaigns to improve Pakistani Gen Z's cybercrime and cybersecurity awareness.

A recent exploratory study by Bharat et al. (2025) explores the knowledge and views of online scams among Gen Z, Gen Y, and Gen X in India. The major aim of the survey was to find out the difference in terms of experience, knowledge, and vulnerability among these cohorts. To achieve the study objective, the researchers adopted a mixed-method approach (survey and in-depth interviews) to collect data and assess how each cohort perceives cyber threats such as phishing attacks, online fraud, and financial scams. Based on the survey results, while Gen Z and Gen Y are more tech-savvy, they are more likely to fall victim to scammers due to overconfidence. Conversely, findings show that Gen X demonstrated thoughtful

online behaviors but lacked the knowledge on how to protect themselves while in cyberspace. According to Bharat et al., organizations should develop targeted awareness initiatives, particularly on cybersecurity, to enhance online safety across all the cohorts.

Theoretical Basis

This current study will adopt the Routine Activity Theory (RAT) developed by Cohen and Felson (1979). RAT explains criminal activities such as computer crime from the viewpoints of the victim, offender, and capable guidance. Relating the RAT to computer crime among young adults (Gen Z), offenders (cyber deviants or cyber criminals) are inspired by factors such as anonymity and the transient nature of cyberspace. Therefore, there are fewer chances of being caught, especially in an open society, due to the absence or lack of mechanisms for monitoring internet usage by the young people. Cybercriminals are motivated by these factors to commit cybercrime. Victims who are mainly juveniles and susceptible are seen as suitable targets by the offenders.

With regard to the absence of capable guidance, for instance, parents or guardians who ought to have been the caretakers of the students by monitoring their offline and online activities. The offenders were aware that the majority of parents, particularly in Nigeria, did not have strategies or mechanisms to guide and monitor their children, therefore limiting their motivation and likelihood of victimization. For instance, a deviant youth can use the internet to harass their peers in the school and other places due to the absence of capable guidance.

Although it has been argued that RAT does not directly apply to the structure of cyberspace, as it often appears disorganized temporally and spatially in the virtual environment (Ibrahim et al., 2024). According to Ndubueze and Abdullahi (2019), it is generally agreed that motivated offenders seek appropriate opportunities to commit deviant and criminal activities in cyberspace. For instance, they might hide in cyberspace, waiting for clicks by users, then sharing it, sometimes without knowing the victim. Accordingly, the chance of victimization depends on the virtual proximity of the victim and the perpetrator.

RESEARCH METHODS

This current study is quantitative in nature and will adopt the descriptive survey design. According to Mangal and Mangal (2013), survey design is widely used by researchers in the scientific community to evaluate situations or a given phenomenon. This technique is suitable and appropriate because of the nature of the phenomenon in question and the targeted population from which samples will be drawn for the study. The targeted population for the study comprises all Gen Z's (18-30 years) within the Birnin-Kebbi municipality. This cohort reflects the demographic that is more likely to be "digital natives" who are susceptible to perpetuating and experiencing computer crime victimization.

Provided that the researcher could not reach all the targeted population, a sample was drawn using a simple random sampling technique that ensured the likely participation from diverse demographics. A sample of 240 participants (20 male and

10 female Gen Z's) from the various areas, including Rafin Atiku, Nassarawa I, Nassarawa II, Prison Service, New Prison, DG's Quarters, Makera Gandu, and Emir Palace, willingly participated in the survey.

Data collection was facilitated online using Google Forms. The survey instrument was designed based on previous related studies and the recommendations of two experts. The survey instrument comprised two parts. The first, or Part A, focused on the demographics of the participants. While the second part, or Part B, focused on the different variables related to computer crimes, such as the factors contributing to unprecedented computer crimes among Gen Z, the common computer crimes targeting Gen Z, the implications of computer crime on Gen Z, and the strategies for combating computer crime among Gen Z. Participants were asked to select or tick the box if s/he agrees with the comment.

With regard to data analysis, the study adopted the descriptive statistics method. Collected data were analyzed with the aid of the Statistical Package for the Social Sciences (SPSS, version 25). According to Sani et al. (2025), SPSS is deemed fit and suitable for quantitative studies, and it enables researchers to manage quantitative data effectively. Lastly, the study guarantees voluntary participation, confidentiality, and anonymity for the participants of the survey. Participants were informed that the data they provided was solely for the purpose of this current study and that their involvement in the survey was voluntary and they could opt out at any stage of the survey.

RESULTS AND DISCUSSION

Table 1: Demographic details of the participants (N = 240)

Description	Categories	Frequency	Percentage
Sex/Gender	Male	160	66.6
	Female	80	33.3
Age/Years	16-20	90	37.5
	21-25	109	45.4
	26- 30	41	17.0
Religion	Islam	197	82.0
	Christianity	43	17.9
Marital status	Mary	25	10.4
	Single	215	89.5
Educational level	Informal	-	-
	Primary	40	16.6
	Secondary	82	34.1
	Tertiary	118	49.1
Work	Farming	-	-
	Student	139	57.9
	Business	41	17.0
	Civil servant	60	25
Most used digital gadgets	Laptop	20	8.3
	Smartphone	155	64.5
	Desktop	15	6.2

iPad	50	20.8
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Source: Field survey (2025)

Table 1 shows the demographic characteristics of 240 Gen Z who participate in the survey. The majority (67%) are males, and the remaining (33.3%) are females, with two-thirds (83%) falling within the age of 16-25 years. Regarding the educational level of the participant, the majority (49.1%) of the participants said they have attained tertiary level, 34.1% attained secondary level, and the remaining 17% attained primary school level. More than half (58%) identified themselves as students, 25 are public servants, while very few (41, or 17.0%) are engaged in business. When asked about the most-used digital gadgets in their day-to-day activities, a significant proportion (65%) used smartphones, followed by 21% (iPad), 20% (laptop), and 6.2% (desktop).

Table 2: Computer crime involvement and victimization based on gender/sex

Involvement in computer crime						
Gender/sex	Was involved		Not involved		Total	
	F	%	F	%	F	%
Male	102	63.7	58	36.2	160	100
Female	59	73.7	21	26.2	80	100
Computer crime victimization						
Gender/sex	Was victimized		Not victimized		Total	
	F	%	F	%	F	%
Male	109	68.1	51	31.8	160	100
Female	70	87.5	10	12.5	80	100

Source: Field survey (2025)

The study examines the involvement and victimization rate based on the gender/sex of the participants. Statistical findings in Table 2 show that a significant percentage, 74% female and 64% male participants reported that they had engaged in computer crime before. The study revealed a higher cyber victimization rate among females compared to their male counterparts. 70, or 88%, of the female participants and 109, or 68.1%, of the male participants said they have been victims of computer crime. These findings show that involvement in computer crime and cyber victimization is a growing trend among young people in Nigeria in particular and the world in general. For instance, the frequency of involvement in computers was 74% (female) and 64% (male), which was high among the young people in the study area. These current findings are similar to previous studies conducted in Kaduna South Local Government Area, Kaduna, where a survey on cybercrime awareness among youths reported an 83% prevalence rate. Similarly, the study reported that 67% of the youth had been victims of computer crime, which is quite similar to the outcome of this current study. The findings also show that two-thirds (88%) of the female population and 68.1% of the male population were victims of computer crime. This signifies that Gen Z females are more likely to be victimized than their male counterparts. Contrary to our findings, Li (2006, as cited in Lai et al., 2017) reported

that the proportion of cybercrime victims between male and female was quite the same (25% male and 26% female).

Table 3: Factors Contributing to Computer Crime among Gen Z's in Birnin-Kebbi

Description of Items	Agree		Neutral		Disagree	
	F	%	F	%	F	%
I frequently share my personal details on social media platforms.	186	77.5	23	9.5	31	13.0
I often use public Wi-Fi networks for my online social activities.	123	51.2	40	16.6	77	32.0
I think my online activities are watched by others.	99	41.2	50	20.8	91	37.9
I frequently received unsolicited mail and friend requests from strangers.	179	45.1	30	12.5	31	12.9
I have experienced peer pressure to get involved in criminal and deviant behaviors online.	131	54.5	20	8.3	89	37.0
I think that my lack of awareness about cyber safety makes me susceptible to cyber victimization.	165	68.7	47	19.5	28	11.6
I frequently disregard software and applications software for my digital devices.	109	45.4	71	29.5	60	25
I believe that the lack of parental guidance and supervision contributes to unprecedented online deviant behavior among my peers.	159	66.2	28	11.6	53	22.0

Source: Field survey (2025)

In line with the above findings in Table 1, perceived factors such as oversharing of personal details, a lack of cybersecurity awareness, parental negligence, peer pressure, and public Wi-Fi usage contribute to the unprecedented computer crime involvement and victimization among the surveyed Gen Z in Birnin-Kebbi municipality. These current findings show that oversharing of personal information on social media, perceived by 78% of the participants, could be linked to computer crime victimization among Gen Z in the study location. This outcome also aligns with past studies. For instance, the survey conducted by Shabahang et al. (2022) found that the risk of experiencing cyber victimization is determined by the kind of details internet users shared. In their work, Dupius et al. (2024) also noted that posting personal information such as resident location, phone number, personal identification number, bank account details, etc., on social media platforms such as Facebook can put users at risk of cyber threats, including identity theft, cyberbullying, cyberstalking, romance/relationship scams, and others.

The survey results show that a lack of cybersecurity awareness (69%) also contributes to cyber victimization among Birnin-Kebbi's Gen Z. According to Sani et al. (2024b), the lack of knowledge on cybersecurity, such as susceptibility to cyber threats and dangers and ignorance about basic online safety measures, increases the chances of cyber victimization, particularly among Gen Z. Contrary to this current survey's findings, Sani et al. (2024b) found that 72% of young undergraduate students aged 16-30 at Northwest University Sokoto were aware of cybersecurity measures.

Parental negligence was perceived by a significant majority (66.2%) of the participants as one of the indicators of involvement in computer crime and cyber victimization. Previous studies approve these current survey findings that parental negligence can push young people to participate in and suffer cyber victimization. For instance, Wang and Jiang (2022) found that parental neglect is linked to increased risk of young people's cyber victimization, such as cyberbullying. The current finding also aligns with those of Lee and Shin (2017), who reported that neglected young people are more likely to experience cyber harassment.

Based on the survey results, Gen Z may be motivated to engage in and fall victim to various computer crimes. The majority (55%) of the surveyed participants alleged that peer pressure and influence are strong indicators of Gen Z involvement in and victimization by computer crime. These current findings support the longitudinal survey outcome by Gao et al. (2021), who found that peer pressure adversely encourages cyber victimization among adolescents (13-17 years) in urban secondary schools in China. Similarly, Adejoh et al. (2019) found that peer pressure has a significant influence on individuals, particularly young students, to engage in computer crime. According to Adejoh et al. (2019), these demographics, particularly those facing financial difficulties, are more frustrated and may feel motivated by their peers who are already involved in online criminal activities.

Additionally, the survey outcome showed the usage of public Wi-Fi for online social activities is perceived by more than half (52.1%) of the surveyed Gen Z as a determinant of cyber victimization. Past studies such as Oksanen and Keipi (2013) demonstrate that young people are susceptible to computer crime victimization, particularly when using public Wi-Fi networks for online social activities. Some young people have knowledge about the danger of using public Wi-Fi, but they often lack the basic skills to escape cyber victimization (Hammad & Ati, 2020). In spite of being aware of the risk, the majority of users, particularly young people, continue to use unprotected public Wi-Fi networks (Sangeen et al., 2023).

Table 4: Common types of Computer Crimes Experienced by Gen Z's in Birnin-Kebbi

Description of Items	Agree		Neutral		Disagree	
	F	%	F	%	F	%
I have had my personal photos or videos shared on social media without my approval.	120	50.0	45	18.7	75	31.2
I have received messages and emails from someone requesting my personal details.	157	65.4	34	14.1	49	20.4
I have received unsolicited or inappropriate messages/emails from strangers online.	133	55.4	20	8.3	87	36.2
Someone threatens or makes me feel uncomfortable online.	161	67.0	33	13.7	46	19.1
I have witnessed someone trying to break into my social media accounts without my consent.	149	62.0	19	7.9	72	30.0
I have been influenced into giving money to a stranger online.	116	48.3	44	18.3	80	33.3

My devices had been attacked with malicious software that slowed them down.	98	40.8	57	23.7	85	35.4
I have been manipulated in online relationships.	126	52.5	23	9.5	91	37.9
I think that inappropriate content on the internet is easily accessible to young adults.	180	75.0	15	6.25	45	18.7

Source: Field survey (2025)

The common forms of computer crimes experienced by young people or Gen Z in the Birnin-Kebbi municipality were examined. Based on the quantitative analysis in Table 4, a significant majority (75.0%) of the surveyed Gen Z perceived that most of Gen Z easily access inappropriate content on the internet (cyber pornography). Literature shows that exposure to inappropriate content on the internet is a prevalent menace among young people. The outcome of this current study supports the findings reported by Boies (2002), who reported that a notable portion of young adults have intentionally viewed explicit content that their parents will not approve. His survey showed that all (100%) of the young students indicated that they use the internet to view pornographic content at least once a week or more. In their study, Sabina et al. (2008) found a high frequency of exposure to internet pornography among young college students (93% male and 62% females). Contrary to the current findings, Madigan et al.'s (2018) meta-analysis reported a lower rate (20%) of exposure and solicitation (12%) of explicit content among young people.

The survey results also highlight that more than half (67%) of the respondents self-confessed that someone has threatened them and made them feel uncomfortable (cyberstalking). This finding is supported by Reyns et al. (2012), who reported that 41% of young college-going students said they experienced cyberstalking victimization. Similarly, Fissel et al.'s (2021) survey found that 22% of young adults shared that they engaged in cyberstalking. Cyberstalking is widespread among youths, particularly women, females, and children, who are the suitable targets. In online stalking, persistent messages are sent to unwilling recipients, thus causing annoyance, worry, and mental torture. According to Clay (2008), sending unsolicited messages is a violation of privacy rights.

Furthermore, as can be observed in Table 4, statistical findings demonstrate that 65% reported that they received unsolicited messages and emails from strangers requesting their personal details. This implies that most of the participants are victims of phishing attempts. A study on phishing attacks among young people shows older millennials exhibit good knowledge about phishing attacks compared to the internet natives, or Gen Z (Pratama et al., 2023). Omodunbi et al. (2016) remind us that cyber attackers engage in phishing attacks to access and steal data such as personal identification numbers (PINs) or passwords, bank account details, dates of birth, and other significant information to break into the social media or bank accounts of users and commit further crimes. Sarker et al. (2024) believe that educational and awareness programs can be helpful in combating phishing vulnerability and other computer crimes.

The survey results also indicate that 55% of the participants admitted that they have received unsolicited or inappropriate messages/mail from their friends or

strangers online. This implies that most of the participants were cyberbullied. According to Lai (2017), cyberbullying is a growing social problem worldwide, particularly among young people. This has been proved in the present survey, which shows the victimization rate of online harassment (55%) was high among Gen Z in the Birnin-Kebbi municipality. This finding aligns with a past study by Lai et al. (2017), who reported 60% of young students in Malaysia had been bullied. On the other hand, the survey findings of MacDonald and Roberts-Pittman (2010) showed a low (22%) prevalence rate of cyberbullying among young college students in the United States.

The survey results further reveal that a significant percentage (53%) of the participants shared that someone had deceived them to engage in an online relationship. This implies that most of the participants were victims of romance/relationship scams. This result resonates with the argument put forth by Wiederhold (2024) that romance/relationship scams among both youths and adults are a growing issue in the sphere of cybercrime. The survey conducted in England shows that more than 230,000 people reported they have experienced an online romance/relationship scam. In contrast to the current survey findings, a multinational survey conducted by Näsi et al. (2015) reported that very few (7%) of the surveyed youths reported cyber victimization, with romance/relationship scams being less common compared to other forms of computer crime. Similarly, Domenie et al. (2012) reported a 2.4% prevalence rate of romance/relationship scams among Dutch internet users (adults and youths).

Table 5: Implications of computer crime victimization on young adults (Gen Z) in Birnin-Kebbi.

Description of Items	Agree		Neutral		Disagree	
	F	%	F	%	F	%
I believe that being a victim of computer crime has negatively affected my trust in online interactions.	139	57.9	45	18.7	56	23.3
I have observed that my friends who had been victims of computer crime are less willing to involve themselves in face-to-face interaction because of their online experience.	150	62.5	27	11.2	63	26.2
I feel worried and stressed after experiencing a computer crime.	165	68.7	30	12.5	45	18.7
I believe that my mental well-being has been negatively affected due to exposure to inappropriate explicit content online.	176	73.3	44	18.3	22	9.1
I have adjusted my online social activities due to fear of further victimization.	100	41.6	65	27.0	75	31.2
My academic performance has been negatively affected by experiences of computer crime victimization.	149	62.0	53	22.0	68	28.3
I have lost a lot of money due to online scams.	125	52.0	35	14.5	80	33.3

I have felt stressed about my finances after 102 42.5 48 20.0 90 37.5
 falling victim to a Ponzi scheme or relationship
 scam.

Source: Field survey (2025)

In terms of the implications of computer crime, the quantitative results in Table 5 showed that the majority (73.3%) of victims admitted that their mental well-being has been negatively impacted due to exposure to inappropriate explicit content online. This finding is reinforced by Peter and Valkenburg (2008), who stated that young people's exposure to inappropriate explicit content online is linked to recreational sexual behavior. Similarly, according to McHugh et al. (2018), exposure to nude content can lead to post-traumatic stress disorder (PTSD) and increased sexual desire, particularly among young pornographic consumers.

The survey results also show that more than half (69%) reported that they felt worried and stressed after their cyber victimization. This implies that cyber victimization has detrimentally impacted the stress level of the participants who are victims of computer crime. Previous studies (Musharraf & Anis-ul-Haque, 2018; Baldwin et al., 2020; Audrin & Blaya, 2020) established a relationship between cyber victimization and increased signs of anxiety, stress, depression, and deviant behavior among young people.

The survey results also highlight that a significant proportion (63%) of the surveyed participants agreed that they have observed their peers who experienced computer crime are less willing to involve themselves in face-to-face interaction because of their online experience. Similarly, 58% of the participants agreed that being victims of computer crime has affected their trust in online interactions, and 42% agreed that they have adjusted their online social activities due to fear of further cyber victimization. These results indicate that cyber victimization adversely affects the subjective well-being of the surveyed computer crime victims. Surveys on cyber victimization and its consequences on trust in online interaction show complex relations. According to Malar (2012), cyber victimization can leave a lasting psychological scar that may affect the online social activities of young people, especially the girls who are more susceptible. Similarly, Zahari et al. (2019) remind us that numerous factors, such as familiarity and confidence, are catalysts in online interaction and business trustworthiness.

In addition to the above findings, the survey shows that 52.0% of the participants who have been victimized confessed that they lost their money to either a Ponzi or relationship scam, leading to intense stress. Literature indicates that victims of internet scams may experience significant psychological effects beyond financial losses. The findings of this current study align with the survey done by Freshman (2012), who reported that 56% of Madoff Ponzi scheme victims met the criteria for presumptive post-traumatic stress disorder. According to Whitty and Buchanan (2016) and Lev (2022), the financial loss from online dating can be detrimental and may lead to suicidal thoughts and even death. Phoraksa and Rattanasirivilai (2025) described Ponzi and relationship scams as a global health issue that requires urgent attention.

CONCLUSION AND RECOMMENDATIONS

This present study examined the causes and implications of computer crime among young people (Gen Z) of Birnin-Kebbi municipality, Kebbi State, Nigeria. Based on the quantitative findings, N = 161, or 67% (male and female), of participants were involved in computer crime, and N = 179, or 75% (male and female), experienced cyber victimization. The study also found that factors such as oversharing of personal details, a lack of cybersecurity knowledge, parents'/guardians' negligence, peer pressure and influence, and the use of unprotected public Wi-Fi contribute to unprecedented involvement in computer crime and cyber victimization. The survey also revealed that a significant proportion of the participants were victims of cyberpornography, cyberstalking, phishing attacks, cyberbullying, Ponzi scheme scams, and online dating scams. With regard to the implication of computer crime among the study participants, findings show that cyber victimization has significantly affected the psychological, social, and financial aspects of the respondents. A significant number of the victims experience depression, anxiety, loneliness, and a decrease in academic performance.

Based on the above explorations, the following suggestions can assist in combating the unprecedented rise in the involvement in computer crime and cyber victimization.

1. Young adults (Gen Z) may receive training and participate in workshops that mainly focus on cybersecurity. Engaging in these kinds of initiatives may help them to understand the dangers associated with risky online behaviors such as oversharing personal details on social media, consuming inappropriate explicit content, and the use of unprotected public Wi-Fi networks.
2. Young adults (Gen Z) are encouraged to share or report incidents of cyber victimization to their parents or guardians, teachers, or law enforcement. Reporting cyber victimization incidents will help in providing both emotional and legal assistance to the victims.
3. Parents/guardians may prioritize and engage in talks about internet safety with their children. Internet safety conservation can provide children with the basic knowledge to safeguard themselves against cyber threats.
4. Parents/guardians may monitor the online social activities of their children. While respecting their privacy, parents or guardians should closely monitor the kind of activities and content consumed by their children and enlighten them about the implications of engaging in cybercrime.
5. Policymakers at both the local and state levels may develop cybersecurity education programs that focus on internet literacy and safety for young people.
6. Policymakers at both the local and state levels may collaborate with relevant law enforcement, nonprofit organizations, religious bodies, traditional rulers, and other stakeholders to carry out and raise awareness campaigns targeting both the young people and the general public on the risk of computer crime and the need to promote online safety.

7. Policymakers are encouraged to work to strengthen the existing cybercrime law and the law enforcement, including the police, EFCC, and ICPC, with training and tools for investigating computer crime incidents.

LIMITATIONS FOR THE STUDY

Regardless of the significance of this survey, it is important for the readers to keep in mind that the study has several shortcomings. For instance, the survey was conducted on 240 participants as representatives of the entire young adult (Gen Z) population in the Birnin-Kebbi municipality. Thus, the perceptions and experiences of the participants may not be the same as those who did not participate in the survey. Secondly, the survey is done in the Birnin-Kebbi municipality; as such, the result may not be generalized to the Gen Z population in other localities in the Birnin-Kebbi local government and Kebbi state in general. Again, it is pertinent to remember that the survey is solely based on self-reported data that may introduce biases. Some of the participants may provide their answers without comprehending the practical details of involvement in and victimization of computer crime and the causes, types, and implications of computer crime. Nonetheless, future surveys may include a large and different sample and investigate the broader implication of cyber victimization on both young and elderly people in Kebbi State and other neighborhoods in Nigeria.

COMPETING INTEREST

There is no conflict of interest for this study.

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