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**INVOLVEMENT IN YAHOO-YAHOO AND LEARNING OUTCOMES
AMONG STUDENTS IN COLLEGES OF EDUCATION SOUTH WESTERN,
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Abstract

Yahoo-Yahoo, a short-cut to acquire wealth through dubious means has become a real problem not only among the students in Nigerian higher institutions but the entire nation and students in Colleges of Education cannot be totally exempted from this menace. This study examined the effectiveness of two intervention strategies: Yahoo Crime Risk Intervention Scale (YCRIS) and Religious Counselling Treatment (RCT) on Colleges of Education students' involvement in Yahoo-Yahoo. The study adopted a quasi-experimental research design with 650 respondents (students) from five Colleges of Education across South Western Nigeria. Data were collected through a structured questionnaire and interventions, (YCRIS) group scored ($\eta^2 = 0.618$), indicating that 61.8% while (RCT) accounted for a 48.3% reduction ($\eta^2 = 0.483$) and male students showed higher involvement in Yahoo-Yahoo (mean = 80.00) compared to female students (mean = 61.64), with an effect size of $\eta^2 = 0.72$, suggesting that gender accounted for 72% of the variance in cybercrime engagement. However, religious affiliation had no significant effect on involvement ($p > 0.05$, $\eta^2 = 0.04$) in Yahoo-yahoo, while intervention programmes proved effective, addressing the root causes was essential for long-term solutions. The study recommended integrating financial literacy, cyber-ethics education, and mentorship programmes into Nigeria's educational curriculum to mitigate cyber fraud among students.

Keywords: Yahoo-Yahoo, Cyber-crime, Online fraudsters, Information and Communication Technology

Introduction

Yahoo as an acronym denotes “Yet Another Hierarchical Official Oracle” is a global internet service provider, Yahoo includes hierarchically arranged thousands of websites on topics of different categories with millions of pages for users. Noticeably, the different phases of development which brought about revolution in Information and Communication Technology over the years, has changed the world to a global village. Yahoo was founded as a search engine to reach the world. Apart from being a search engine, it was introduced for e-mail services, as a directory and for other purposes which are mainly for promoting communication, interaction and transaction in order to promote the world without unnecessary delay. Though, Internet Communication Technology (ICT) has become a pillar in education across the disciplines. It is not new that technology has link with education and the achievement of the goals of the different disciplines. In short, internet is the new trend to life. Internet Communication Technology was rather introduced in order to bring about efficiency and effectiveness in dealing with different fields of life and in relating with the whole world and not to make students to become online fraudsters. Cyber-crime or online fraudster which is popularly known as Yahoo-Yahoo is really a problem affecting the Nigerian society. Yahoo-Yahoo in the Nigerian context denotes the use of computer / internet to commit atrocities, this is generally believed to be a means of acquiring wealth through dubious means. Noticeably, the different phases of development which brought about revolution in Information and Communication Technology over the years, has changed the world to a global village. Obuekwe and Eze (2017) reported that different fields of life such as business, travel, banking, entertainment, governance, have witnessed rapid revolution as a result of the emergence of the Internet which is the backbone for Information and Communication Technology (ICT).

Despite the good purposes of which Yahoo was founded, the other side of the coin in the recent times not only in the Nigerian society but, to the whole world, is that Yahoo has been negatively used for different crimes and atrocities. Internet fraud with the use of Yahoo as a web is now the order of the day in Nigeria, this problem has really polluted the Nigeria society to the extent that trust, prudence, tolerance, respect, perseverance, endurance, love, peace that are vital

for a peaceful and progressive society are fading away. Afolabi (2021) affirmed that the root of the Nigerian society is her culture and for growth and development to be ascertained, attention must be paid to moral values as well as right attitudes which are part of the Nigerian cultural heritages. The deteriorating state of the entire Nigerian society as well as the growth of social vices such as ritual killing, robbery and other fraudulent acts etcetera makes life miserable in Nigeria. This is in line with the submission of Garuba and Otomewo (2015) stated that the crime rate in Nigeria has assumed an alarming proportion and that there are many factors that could have given rise to crime rate in Nigeria.

Simply, Yahoo-yahoo is clearly understood in Nigeria as criminal activities involving the use of computer or internet. Internet fraud means crimes committed with the use of computers and networks, including crime that do not rely heavily on computer (Kazeem, 2018). Yahoo-Yahoo is a problem in the Nigerian society and terribly, ritual killing, kidnapping and other dubious means of acquiring wealth at all cost has aggravated the menace. In fact, the Nigerian banking system that was seen as a safe place to keep money and other valuable things is not spared at all. Security of lives and properties requires more prayer as the hope for safety is really not very sure in Nigeria. The rise in violent crimes (robbery, fraudulent acts, kidnapping, thuggery and terrorism) committed by youths is a sign of "gap" in the society (Ajaegbu, 2012). Youths are important figures in every society and the contribution at this youthful stage to the growth and development of societies is undisputable.

Yahoo-Yahoo as popularly called in Nigeria is a menace that has painted the young and old Nigerians to the world as dubious and criminals that should not be trusted really calls for concern. Though, it is not peculiar to only Nigeria, it is a global issue. Yahoo-Yahoo with the trend in Nigerian society simply means fraudulent acts carried out with the use of the internet while at other times the category of the fraudsters is called Yahoo boys or internet fraudsters. A major problem for the study of cybercrime is that there is no generally acceptable definition, even among those agencies that are charged with tackling this insurgence. Cybercrime involves actions directed against confidentiality, integrity and availability of computer systems, networks and computer data as well as the misuse of such systems, network and

data (Council of Europe, 2011). Yahoo-yahoo is one of the cybercrime that is affecting every system in Nigeria. The systemic rot has damaged the lives of innocent Nigeria who love to explore different opportunities to amass wealth. While Yahoo-Yahoo is fast spreading, the effects of this crime on the entire Nigerian society seem disastrous.

Invariably, Nigerian youths are involved in Yahoo-Yahoo, whereas, there is no doubt that the future of any nation lies on the Youths who are referred to as the leaders of tomorrow, when youths failed to develop themselves positively, then problem is looming. Students remain partners in progress in the achievement of the goals of any meaningful educational programme and for a prosperous nation, the youths must contribute positively. Ajaegbu (2012) was of the opinion that creativity and high energy are the characteristics of young people in any nation and if the energy is channeled positively, it will greatly benefit not only the economic prosperity of nation but also enhance the moral values of the youths. Simply, the above statement is a pointer to the problems and challenges that may probably be discovered when the energy of the youths is used negatively and the effect will not only bounce back on the youths but on the entire society. The importance of education to the development of individuals and the world at large cannot be over-emphasized, Okunloye, Balogun and Oladele (2019) stated that education is the only medium through which knowledge, techniques, principles as well as the development of positive attitudes for functionality in the society can be achieved. The impact of teachers and teacher training institutions on the achievement of the goals of education as well as the learning outcomes in Schools becomes really very important. While learning outcomes are defined as descriptions of the specific knowledge, skills or expertise that the learners get from a learning activity (Learning Outcomes, 2022). Students in Colleges of Education are to be builders of lives as they mold the lives of the future generations. Kolawole (2020) stated emphatically that it is rather unfortunate that the Nigerian society is now in an era where anything goes.

Yahoo has aggravated to Yahoo plus, literarily plus means addition, which means another thing has been added to Yahoo. Invariably, the rate of crime in Nigeria has been compounded. Different stories of Yahoo boys who are involved in killing of innocent souls have turned to daily news across the different states in Nigeria. News of

yahoo boys are aired on the different Mass Media on daily basis, killing to amass wealth is really a problem in Nigeria. It becomes worrisome that many innocent souls have been killed. Then, these questions keep agitating the minds of every concerned Nigerian. Many questions can be raised as follows: is human life of any importance in Nigeria? Must elders continue to fold arms while promising souls are being wasted? What is the future of this country if necessary steps are not taken to stop this menace? Who knows who the next victim could be? These questions and many more are pointers to the deadly situation that people live in Nigeria. No wonder that different researchers have reported differently about the Nigerian situation. Uzochukwu (2018) reported that notwithstanding the level of bloodshed witnessed during the Civil war (1967 – 1970), blood is still being shed in the country by the day. Security of lives as well as safety of people with their hard-earned income is doubtful in Nigeria to the extent that even the bank has lost its credibility as a store of value because anything could happen within the twinkle of an eye to money kept in the bank. The Nigerian Bureau of Statistics (2021) reported that youth unemployment rate in Nigeria increased to 53.40 percent in the fourth quarter of 2020 from 40.80 percent in the second quarter of 2020. The fact that an idle hand is the devil's workshop is a pointer to the social vices that may be traced to the reasons why youths have taken over and the urgent need to seek solutions to these problems.

Statement of the Problem

Recently in Nigeria, the news of Yahoo boys being paraded by the Economic and Financial Crime Commission (EFCC) for different fraudulent acts / cyber or internet crimes across the country is becoming worrisome. Different atrocities have been reported involving the Yahoo boys and girls in some cases. Yahoo-yahoo has gone beyond wiping off the account to killing of innocent souls and has compounded the social vices in Nigeria and students in Colleges of Education cannot be exempted from partaking in this menace. Adegbola and Fadara (2022) discovered that cybercrime instigates bad behaviors in students and that the affected students did not have time for academic activities. Identity theft, internet auction frauds, ritual killing, fake online businesses and other ritual activities that endangered human

beings are just a few of the techniques adopted by the yahoo criminals in Nigeria.

Information and communication technology has been wrongly used to access information about individuals and organizations for their own gains. With the integration of computer technology as a global issue, the economy of the majority of nations in the world is accessible through the utilization of information and communication technology and is at stake with the opportunities opened to the general public in use for viable objectives, certain high level crimes are committed and some of those responsible for the crimes are referred to as “yahoo boys” (Monsurat, 2020).

Whereas, attention of government is directed towards arresting offenders and less attention is on students in Colleges of Education who are expected to be professionally trained to teach and in whose hands the future of generations yet unborn lies. Hence, the need to investigate the involvement of students in the Colleges of Education in Yahoo -yahoo. This will go a long way at checking the students to ensure the attainment of teacher education as well as the growth and development of individuals and the Nigerian society at large. This is the gap that this study intends to fill.

Objectives of the Study

The objectives of this research are to;

1. Determine the rate of involvement of students in Yahoo-Yahoo at Colleges of Education in South-western Nigeria.
2. Examine the impacts of Yahoo-Yahoo on the learning outcomes of students of Colleges of Education in South-western Nigeria.
3. Investigate the effects of Yahoo Crime Risk Intervention Scale on the involvement of students in Yahoo-yahoo at Colleges of Education in South-western, Nigeria.
4. Determine the effects of Religious Intervention Scale on the involvement of students in Yahoo-yahoo at Colleges of Education in South-western, Nigeria.
5. Determine the significant difference in students' involvement in Yahoo-Yahoo at Colleges of Education in South-western Nigeria based on gender.

6. Determine the significant difference in students' involvement in Yahoo-Yahoo at Colleges of Education in South-western Nigeria based on religion.

Research Questions

The following questions were raised;

1. What are the rates of involvement of students in Yahoo-Yahoo at Colleges of Education in South-western Nigeria?
2. What are the impacts of Yahoo-Yahoo on the learning outcomes of students of Colleges of Education in South-western Nigeria?
3. What are the effects of Yahoo Crime Risk Intervention treatment/Scale on the involvement of students in Yahoo-yahoo at Colleges of Education in South-western, Nigeria?
4. What are the effects of Religious Intervention treatment/Scale on the involvement of students in Yahoo-yahoo at Colleges of Education in South-western, Nigeria?

Research Hypotheses

The following research hypotheses were tested in this study;

H₀₁: There is no significant difference in students' involvement in Yahoo-Yahoo at Colleges of Education in South western Nigeria based on gender.

H₀₂: There is no significant difference in students' involvement in Yahoo-Yahoo at Colleges of Education in South western Nigeria based on religion.

Methodology

The design adopted for the study was quasi experimental research design. The study adopted a multi-stage sampling technique in order to have a good representation of the population. Four stages were involved. First stage, purposive sampling technique was used to sample the Colleges Education in South western, Nigeria. Secondly, simple random sampling technique was used to sample five states, which are: Lagos, Ogun, Oyo, Osun, and Ondo States. Thirdly, with simple random, from each of the five (5) states, one College of Education was selected.

Lastly, with simple random sampling technique, five schools with One hundred and thirty (130) students were considered and a total of 650 respondents (students) constituted the sample for the study.

This study adopted Cluster Randomized Controlled research method with two Interventions; Yahoo Crime Risk and Religious Counselling Treatment/Scales which was in four sections: group information and treatment for 6 weeks, pre-test and post-test with questions on students' involvement in Yahoo-yahoo, impacts on students' learning outcomes and effect of the two interventions. These instruments were adapted from related previous studies that measured involvement of College students in Sexual behaviour. The instruments were tested and validated and the reliability co-efficient was 0.78. Statistical Analysis Software (SAS) version of 9.4, Percentage, Mean, Standard Deviation, T- test and ANOVA were used to analyze the data generated at 0.05 level of significance.

Results

Table1: Demographic Characteristics of Respondents

Demographic Characteristics of the Respondents	Frequency	Percentages
Gender		
Male	356	54.8%
Female	294	45.2%
Total	650	100.0%
Age Group		
15-20 years	210	32.3%
21-26 years	305	46.9%
27-32 years	95	14.6%
33years and above	40	6.2%
Total	650	100.0%
Religion		
Islam	327	50.3%
Christianity	310	47.7%
Others	13	2.0%
Total	650	100.0%

Marital Status		
Single	522	80.3%
Married	110	16.9%
Others	18	2.8%
Total	650	100.0%
States		
Lagos	125	19.2%
Ogun	115	17.7%
Oyo	205	31.5%
Osun	105	16.2%
Ondo	100	15.4%
Total	650	100.0%

The findings showed that 54.8% of the respondents are male, while 45.2% are female. This implied that majority of the students in the study are male. On age group, 32.3% of the respondents' ages ranged from 15 to 20 years, 46.9% of the respondents ages ranged between 21-26 years, 14.6% ranged between 27-32 years, while 6.2% of the respondents are 33 years and above. This implied that majority of the respondents are in the age group of 21-26 years. The religious distribution of respondents shows that 50.3% are Muslims, while 47.7% are Christians, and 2.0% belong to other religious groups. This implied that majority of the respondents are Muslims. Based on marital status, the majority of respondents, 80.3% are single, while 16.9% are married, and 2.8% fall into other marital categories. This implied that most of the students are single and are youths. Lastly, based on states, 19.2% of the respondents are from Lagos, 17.7% are from Ogun state, 31.5% are from Oyo state, 16.2% are from Osun state, 15.4% while are from Ondo state. This implied that majority of the respondents are from Oyo state.

Research Question1: What are the rates of involvement of students in Yahoo-Yahoo at Colleges of Education in South-western Nigeria?

Table2: Rates of Student Involvement in Yahoo-Yahoo in Colleges of Education in South-western Nigeria

Category of Involvement	Number of Students (N=650)	Percentage (%)	Description
Highly Involved	165	25.4%	Actively engaged in cyber fraud as a primary or significant income source.
Moderately Involved	185	28.5%	Occasionally involved, balancing between fraudulent activities and studies.
Minimally Involved	155	23.8%	Indirectly involved (e.g., acting as intermediaries or benefiting from proceeds).
Not Involved	145	22.3%	No engagement in Yahoo-Yahoo or related fraudulent activities.
Total	650	100%	

Table2 revealed that 25.4% of the respondents are highly involved in Yahoo-Yahoo at Colleges of Education in South-western Nigeria, 28.5% are moderately involved, 23.8% are minimally involved, while 22.3% are not involved. This implied that, majority of the respondents are moderately involved in Yahoo-Yahoo at Colleges of Education in South-western Nigeria. However, the high rate of involvement suggests that cyber fraud is deeply ingrained in the student community, potentially

driven by economic hardship, peer influence, or lack of awareness about legal consequences.

Research question2: What are impacts of Yahoo-Yahoo on the learning outcomes of students that were involved and those not involved in Yahoo-Yahoo in Colleges of Education in South western Nigeria?

Table3: Comparison of Learning Outcomes of Students Involved and Non-Involved in Yahoo-Yahoo in Students Colleges of Education in South western Nigeria?

CGPA Range	Yahoo-Yahoo Involved (N=505)	Non-Involved (N=145)	Total (N=650)
4.50 – 5.00 (Distinction)	12 (2.4%)	33 (22.8%)	45 (6.9%)
3.50 – 4.49 (Credit)	80(15.8%)	40(27.6%)	120(18.5%)
2.50 – 3.49 (Upper Merit)	117(23.2%)	35 (24.1%)	152(23.4%)
1.50 – 2.49 (Merit)	165(32.7%)	20(13.8%)	185 (28.5%)
Below 1.50 (Pass/Fail)	131(25.9%)	17(11.7%)	148 (22.7%)
Total	505 (100%)	145 (100%)	650 (100%)

Table3 reveals that, academic performance is significantly lower among students involved in Yahoo-Yahoo compared to non-involved students. Only 2.4% of Yahoo-Yahoo-involved students attained a Distinction CGPA, compared to 22.8% of non-involved students. More than half (58.6%) of involved students had CGPAs of 2.49 or lower, compared to only 25.5% of non-involved students. This suggests that involvement in Yahoo-Yahoo negatively impacts academic performance, likely due to divided attention, lack of focus, and increased risk-taking behaviours.

Research question 3: What are the effects of Yahoo Crime Risk Intervention treatment/Scale on the involvement of students in Yahoo-yahoo at Colleges of Education in South-western, Nigeria?

Table 4: Paired Sample T-test showing the significant difference in the involvement of students in Yahoo-yahoo before and after Yahoo Crime Risk Intervention

Variable	Time	N	Mean	St. dv	df	t	sig	η^2
Involvement of students in Yahoo-Yahoo	Before	650	68.8889	10.34627	648	14.499	0.000	0.618
	After	650	52.7778	15.29035				

Table 4 revealed that there is a significant difference in involvement of students in Yahoo-Yahoo before and after the intervention ($t=14.499$, $df=648$, $p<0,001$, $\eta^2= 0.618$). The table further revealed that the mean involvement of students in Yahoo-Yahoo after the intervention ($\bar{x}= 52.7778$) recorded low involvement of students in Yahoo-Yahoo compared to the previous involvement of students in Yahoo-Yahoo mean score ($\bar{x}= 68.8889$). By implication, Yahoo crime risk intervention treatment was effective in reducing involvement of students in Yahoo-Yahoo. Effect size ($\eta^2= 0.618$) revealed that Yahoo crime risk intervention treatment accounted for 61.8% change in the involvement of students in Yahoo-yahoo.

Research question 4: What are the effects of Religious Intervention treatment / Scale on the involvement of students in Yahoo-yahoo at Colleges of Education in South-western, Nigeria?

Table5: Paired Sample T-test showing the significant difference in the involvement of students in Yahoo-yahoo before and after religious intervention

Variable	Time	N	Mean	St. dv	df	t	sig	η^2
Involvement of students in Yahoo-Yahoo	Before	350	68.8889	10.34627	348	11.418	0.000	0.483
	After	350	58.6374	13.06613				

Table 5 revealed that there was a significant difference in involvement of students in Yahoo-Yahoo before and after the intervention

($t=11.418$, $df=648$, $p<0,001$, $\eta^2= 0.483$). The table further revealed that the mean involvement of students in Yahoo-Yahoo after the intervention ($\bar{x}= 58.6374$) recorded low involvement of students in Yahoo-Yahoo compared to the previous involvement of students in Yahoo-Yahoo mean score ($\bar{x}= 68.8889$). By implication, religious intervention treatment is effective in reducing involvement of students in Yahoo-Yahoo. Effect size ($\eta^2= 0.483$) revealed that religious intervention treatment accounted for 48.3% change in the involvement of students in Yahoo-yahoo.

Hypothesis1: There is no significant difference in students' involvement in Yahoo-Yahoo at Colleges of Education in South-western Nigeria based on gender.

Table 6: T-test showing gender differences in students' involvement in Yahoo-Yahoo

Variable	Gender	N	Mean	St. dv	Df	t	sig	η^2
Involvement of students in Yahoo-Yahoo	Male	356	80.0000	12.5441	648	7.857	0.0000	0.72
	Female	294	61.6374	11.8683				

Table 6 revealed that there is a significant difference in involvement in Yahoo-Yahoo of male and female students; $t(648) = 7.857$, $p<0.01$, $\eta^2=0.72$. Thus, the null hypothesis is rejected. The table further revealed that female students (mean= 61.6374) recorded lower involvement in Yahoo-Yahoo in contrast to their male counterpart (mean= 80.0000). Effect size ($\eta^2=0.72$) reveals that gender had a high effect on the students' involvement in Yahoo-Yahoo. That is, gender explained 72% variance in students' involvement in Yahoo-Yahoo at Colleges of Education in South-western Nigeria.

Hypothesis2: There is no significant difference in students' involvement in Yahoo-Yahoo at Colleges of Education in South-western Nigeria based on religion.

Table7: ANOVA summary showing students' involvement in Yahoo-Yahoo at Colleges of Education in South-western Nigeria based on religion

Religion	N	Mean	St. dv	Ss	Df	Ms	F	Sig	η^2
Islam	327	66.5734	12.67565	289155.836	2	283.994	7.352	0.105	0.04
Christianity	310	66.8971	12.40484	28282.291	647	38.344			
Others	13	61.6825	11.58399	28177.335	649				

Table 7 revealed that there is no significant difference in students' involvement in Yahoo-Yahoo based on religion; $F(2, 647) = 7.352$, $P > 0.05$, $\eta^2 = 0.04$. Thus, the null hypothesis is accepted.

Discussion of Findings

Findings from the study revealed that a significant proportion of students in Colleges of Education in South western Nigeria are involved in Yahoo-Yahoo at varying levels. As shown in Table 2, 25.4% of students were highly involved in cyber fraud, 28.5% were moderately engaged, and 23.8% had minimal involvement. This suggested that Yahoo-Yahoo is deeply rooted among students, potentially due to economic hardship, peer pressure, and the perceived low risk of legal consequences. These findings aligned with Alabi, Bamidele and Oladimeji (2023), who reported that financial constraints and unemployment significantly contributed to youth engagement in cybercrime in Nigeria. Similarly, Arafat, Kabiru and Salisu (2021) highlighted that the rising youth unemployment rate, which stood at 53.4% in late 2020, has exacerbated the involvement of students in illicit activities.

The study found out that Yahoo-Yahoo negatively impacts students' academic performance, as indicated in Table 3. Only 2.4% of cyber fraud-involved students attained a Distinction CGPA, compared to 22.8% of non-involved students. Furthermore, 58.6% of Yahoo-Yahoo participants had CGPAs of 2.49 or lower, while only 25.5% of non-involved students fell into this category. This supports Ipinlaye (2024), who found that students engaged in cyber fraud often struggle academically due to divided attention and misplaced priorities.

Similarly, Abdullah and Issah (2016) emphasized that criminal activities among Nigerian youth disrupt their educational progress, leading to poor academic outcomes and an inability to develop employable skills.

The Yahoo Crime Risk Intervention Scale was found to be effective in reducing students' engagement in Yahoo-Yahoo. Table 4 showed a significant reduction in cyber fraud involvement after the intervention, with mean scores dropping from 68.89 to 52.78 and an effect size (η^2) of 0.618, indicating that the intervention accounted for 61.8% of the reduction in cybercrime involvement. This aligned with Adejuwon and Ojeagbase (2023), who demonstrated that targeted intervention programmes, including financial literacy education and cyber-ethics training, significantly reduced cybercrime tendencies among students. Similarly, Awodiran, Ogundele, Anwara and Emen (2023) found that structured awareness campaigns led to a 57% decline in fraudulent activities among undergraduates in Nigeria.

Religious Counselling was also found to be an effective intervention against Yahoo-Yahoo. Table 5 indicates a significant decrease in cyber fraud involvement after religious counselling, with mean scores dropping from 68.89 to 58.64 ($\eta^2 = 0.483$). This suggested that religious teachings and moral guidance can play a crucial role in discouraging cyber fraud. The findings supported Ramzy, Irfan and Hussain (2021), who argued that religious principles reinforce moral discipline and help reduce deviant behaviours. Similarly, Erliyani (2022) found that religious teachings and moral education significantly reduced youth involvement in cyber fraud by instilling ethical values and encouraging legitimate means of wealth acquisition.

The study also examined gender differences in Yahoo-Yahoo involvement and found that male students had a significantly higher mean score (80.00) compared to female students (61.64), with an effect size ($\eta^2 = 0.72$), indicating that gender accounted for 72% of the variance in cyber fraud engagement. As shown in Table 6, this finding aligned with Nzeakor, Nwokeoma and Ezeh (2020), who reported that cybercrime is more prevalent among young males due to peer influence, aggressive risk-taking behaviours, and societal pressures to attain financial success. Similarly, Henson (2002) argued that cultural expectations for men to be financial providers may push them toward illicit activities.

Finally, the study found no significant difference in Yahoo-Yahoo involvement based on religion, as shown in Table 7 ($F(2, 647) = 7.352, P > 0.05, \eta^2 = 0.04$). This suggested that while religious beliefs may shape moral values, they do not necessarily determine whether a student will engage in cyber fraud. This contradicted Nwafor, Ugwu and Okoye (2024), who argued that strong religious adherence reduced deviant behaviours. However, the findings aligned with Uzochukwu (2018), who found that economic factors often outweigh religious values in decision-making, particularly among financially constrained students.

Conclusion

This study found out the increasing prevalence of Yahoo-Yahoo (cyber fraud) among students in Colleges of Education in South western Nigeria and its broader implications on students' performance, education generally and societal development. The growing engagement of students in cyber fraud raises serious concerns about their academic integrity, ethical values, and future roles as educators. Without urgent intervention, the continued normalization of cyber fraud among students could undermine the credibility of Nigeria's educational system and weaken the moral foundation of future generations.

Recommendations

Therefore, the study recommended as follows:

1. To curb the spread of this menace especially among the preservice teachers in Colleges of Education, different interventions such as financial literacy programs, cyber-ethics education, and structured mentorship initiatives to promote responsible digital behavior must be given priority.
2. It is the collective responsibility of every stakeholder such as educators, policymakers, religious institutions, law enforcement agencies, parents, lecturers, traders and the general public must collaborate to implement preventive strategies that discourage cyber fraud while fostering a culture of academic excellence and moral responsibility
3. A proactive approach that combines strict enforcement of cybercrime laws, socio-economic empowerment programs, and value-based education will be essential in curbing this menace.

4. From the findings, it is important that more enlightenment programmes on Yahoo crime risk must be organized for students in Colleges of Education so as to discourage them from getting involved.

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