

African Journal for the Psychological Studies of Social Issues

Volume 29 Number 1, March/April, 2026 Edition

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Journal of the African Society for THE PSYCHOLOGICAL STUDY OF
SOCIAL ISSUES % DEPT OF Psychology, University of Ibadan, Nigeria

PERCEIVED ENVIRONMENTAL CHALLENGES AND MATERIALISTIC VALUES AS FACTORS INFLUENCING YAHOO PLUS BEHAVIOR AMONG NIGERIAN ADOLESCENTS

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ABSTRACT

The scourge and disturbing surge in Yahoo Plus activities among Nigerian adolescents and coupled with the positions of both the Social Disorganization Theory and Lewin's Field Theory which linked behaviors to the environment spurred an investigation into the roles of perceived environmental challenges and materialistic values in predicting Yahoo Plus behavior among Nigerian adolescents.

A sample of 191 research participants, purposively selected through the Snowball sampling method, from within Ado Ekiti metropolis, were interviewed with the use of a questionnaire that consist of standardized measures of perceived environmental challenges, materialistic values and Yahoo Plus Behavior. The sample is made up of 81 (42.4%) males and 110 (57.6%) females whose ages range from 16 to 27 years and with a mean age of 21.04 years. More females may have participated in the study because perhaps they, more often, serve as supporters to the male yahoo plus boys and consequently also engage in the act either directly or as accomplices.

Findings from the study revealed that perceived environmental challenges [$t(189) = 5.99, p < .01$] and materialistic values [$F(3,187) = 7.480, p < .01$] are significant predictors of Yahoo Plus behavior among adolescents in Nigeria. The findings were discussed with reference to existing literature and recommendations were made.

Keywords: *Perceived Environmental Challenges, Materialistic Values, Yahoo Plus Behavior, Adolescents, Nigeria.*

INTRODUCTION

The Social Disorganization Theory, developed by Clifford Shaw and Henry McKay (1942), posits that crime rates are strongly influenced by the social and physical characteristics of a community, rather than solely by individual characteristics. It suggests that communities with high poverty, residential instability, and ethnic heterogeneity tend to experience higher crime rates due to a breakdown in social institutions and a lack of formal and informal social control. This theory posits that crime is more likely to occur in communities characterized by weak social institutions, poverty, and limited social control. Such communities fail to socialize youth into lawful behavior, leaving space for deviant norms to take root.

Anecdotal evidences suggests that in many Nigeria urban areas and slums, there is a visible breakdown of communal structures (schools, families, religious centers), giving rise to criminal role models, lack of regulation, and peer-driven deviance like Yahoo Plus behaviors. This theory, thus, provide the background for the present investigation.

In recent years, Nigeria has witnessed a disturbing surge in Yahoo Plus activities. Osoh (2025), for example, remarked that the insatiable quest for quick money without dignifying human labor has taken its toll on the youths in Nigerian States. Haruna, et. al. (2025), in their article too, posit that Yahoo-Plus is a type of cybercrime characterized by computer fraud and ritualistic behavior that has become a considerable social and economic issue among Nigeria youths. To Akanle and Shadare (2019), Yahoo Plus is a new phenomenon of cybercrime, indicating a high-level advancement in criminal activities, which law enforcement agencies and victims are yet to

comprehend. Enhancing Africa's Response to Transnational Organized Crime (enactafrica) on 22nd August, 2024 edition (available in enactafrica.org) of their publication conceived it as a variant of cybercrime wherein body parts mixed with portions prepared by witch doctors are used to defraud victims.

This phenomenon, which was once confined to fringe criminal groups seem to have now gained popularity among adolescents who may have perceived it as a shortcut to wealth, fame, and social validation.

Adolescents are a group of individuals within the ages of 18 to 29 years according to the new National Youth Policy in Nigeria (2019). However, the African Youths Charter (2006) recognizes youths as people between the age of 15 to 35 years. It is estimated that these adolescents constitute about one third of the total population of Nigerians (National Bureau of Statistics, 2023). As such, it is necessary that concerns are raised about the behaviors of this category of Nigerians.

Damilola Nejo on July 9, year 2018 while commenting on internet frauds in Nigeria opined that glamorization of fraudulent wealth in music, social media, and peer culture seem to have normalized cyber criminality, especially among urban youths' population (www.thepresidentialhustle.com). News stories on Instagram and other social media platforms of the flagrant display of affluence by Ramon Abbas (Hushpuppi) who was later popular as "Billionaire Gucci Master" and those of Invictus Obi (Obinwanne Okeke) are attestations to the glamorization of fraudulent wealth.

More than a mere criminal trend, Yahoo Plus activities reflect deepening moral, economic, and psychological fractures in Nigeria society and among Nigerians.

The Economic and Financial Crimes Commission (EFCC, 2022) indicate a sharp rise in cybercrime arrests, with over 3,615 internet fraud suspects apprehended in 2022 alone, and a significant proportion falling within the 18–30 age group. The Commission notes that many of these suspects were involved in ritual-enhanced scams, including the use of human parts, charms, and grave materials which constitute the hallmark of Yahoo Plus behavior. In 2021, a highly publicized case involving four teenage boys in Abeokuta who murdered a young girl for a ritual was linked to Yahoo Plus (The Punch Newspaper, Jan.31st 2022). These are not isolated incidents but reflect a disturbing pattern spreading across urban and semi-urban regions (Gabriel, 2023).

Despite efforts by law enforcement agents and moral institutions to stem the tide of spread of the abnormal behavior, Yahoo Plus persists and spreads, raising critical concerns about the underlying social and psychological factors that drive this behavior (Haruna, Adebajo, Dangana-Onuche, Adeboyejo, Akintola, Ebguche. & Abechi, 2025). Since all kinds of behavior have been proven to be the function of both the influence of the environment and a person's biological predispositions (e. g. Lewin, 1936; Rusbult & van Lange, 2003), it is opined that perceived environmental challenges such as poverty, unemployment, family instability, and urban social disorganization, which limit legitimate economic opportunities for young people; as well as materialistic values, reinforced by societal pressure to succeed financially and externally display wealth, may appear to significantly influence adolescents' decision to engage in Yahoo Plus behavior as a means of achieving status and respect.

METHODS

Research Design: The descriptive research design was employed for this study. The design was adopted as the aim of this study was to describe the relationships among variables of interest with no particular interest in directly manipulating the variables of study.

Research Participants: The study was carried out within Ado-Ekiti metropolis in Ekiti State, Nigeria. The participants comprised of a total of 191 adolescents in the area with the female participants contributing 57.6% (110) and males contributing 42.4% (81) of the entire sample size. The participants are within the age range of 16 – 27 years with the mean age being 21.04 years.

Variables: The variables in this research include: Perceived environmental challenges and materialistic values as the independent variables. Yahoo Plus behavior is the dependent variable under study.

Sampling method: This study employed the Snowball sampling technique. The sampling technique was used to select adolescents in communities known for cybercrime prevalence, those who have first-hand or close-peer experience with Yahoo plus behavior were identified to lead the researchers to others in the act of cybercrime. Among these individuals, only those who are willing to respond honestly, even though confidentially, were recruited for the study. This method ensures being practical and ethical for a sensitive subject like Yahoo Plus.

Sample and Sampling Procedure: The sample population for this study comprised of adolescents in Ado-Ekiti, Nigeria. Ado-Ekiti is a vibrant city with a stable population of young adolescents due to the number of tertiary institutions in the area. 200 copies of a questionnaire were distributed to participants. However, only 191 copies of the questionnaire were retrieved. Nine (9) copies were either incorrectly filled or not returned by the participants. Thus, a response rate of 95.5% was achieved.

Measures: Standardized measures were used to elicit responses on the variables under study.

The Materialistic Values Scale-Short Form (MVS-SF), developed by Richins (2004) was used to measure materialism tendencies in the study. The measure assesses the importance individuals place on acquiring material goods. It consists of 9 items, evaluating materialism across three dimensions;

Success: This dimension measures how possessions reflect personal success and accomplishment

Centrality: This assesses the importance of acquiring material goods in life

Happiness: This evaluates the belief that possessions bring happiness and satisfaction.

The MVS-SF uses a 5-point Likert scale, ranging from 1(not true at all) to 5(completely true) with high scores indicating higher levels of materialism. This scale demonstrates good psychometric properties; including reliability and validity, in various studies. Omega values for the subscales have been reported as follows; Success: 0.65-0.72, Centrality: 0.56-0.64, Happiness: 0.72-0.79 and Total scale: 0.80-0.83.

A scale to measure the perceived environmental challenges was developed by the researchers for the purpose of the study. It is an 11-item instrument. Content (face) validity of the scale was sought among 5 experts from the Department of Psychology in Ekiti State University. A pilot study was conducted prior to use and the scale yielded good validity and reliability coefficients. A Cronbach's Alpha of .994 and Guttman split-half coefficient of .939 were obtained. All items reported satisfactory inter-item correlation. The scale adopted a 5 point likert format with response options ranging from 1 (strongly disagree) to 5(Strongly Agree). A high score indicates that the

individual is facing extreme environmental challenges. While a low score indicates low environmental challenges.

Examples of the item include; I feel that my financial situation limits my ability to achieve my dreams.

The Yahoo Plus behavior scale was also developed by the researchers for the purpose of this study. It is designed to measure yahoo Plus behavioral traits among adolescents. It is a 12 item scale which adopted a 5 point Likert format response ranging from 1 (strongly disagree) to 5 (Strongly Agree). An example of it include: I believe spiritual rituals can increase the success of online fraud.

After content (face) validity was carried out by 5 experts in the Department of Psychology, Ekiti State University, a pilot study of 30 participants to test for the stability and validity of the scales, also yielded solid and reliable values. The scale reported a Cronbach's Alpha of .998. High scores indicate high yahoo plus behavior tendency.

Methods of Data Analysis: All data drawn from participants were analyzed using the Statistical Package for the Social Science (SPSS) version 28. Pearson correlation was used to examine the correlation among all variables, independent t-test was used to test the differences between males and females on the variables. Multiple regression was used to analyze the predictive power of the independent variables on the dependent variable.

RESULTS

Table 1. Distribution of socio-demographic data

N = 191	n	%
Gender		
Male	81	42.4
Female	110	57.6

The sample for this study consists of 81 (42.4%) male and 110 (57.6%) female adolescents.

Table 2: Correlation matrix of relationships between age, perceived environmental challenges (PEC), materialistic values dimensions and yahoo plus behavior.

Variable	1	2	3	4	5	6	7	Mean	S.D
Age (1)	-							20.534	2.2402
PEC (2)	.048	-						33.104	8.3065
Success (3)	.002	.388*	-					9.2984	2.6754
Centrality (4)	.005	.349*	.606	-				7.0576	2.1105
Happiness (5)	.025	.320*	.642*	.569*	-			10.832	2.9688
Global materialistic (6)	.009	.408*	.877*	.812*	.881*	-		27.188	6.6772
Yahoo plus Behavior (7)	.160*	.441*	.270	.310*	.232*	.309*	-	27.534	11.357

Note: $p < .01^{**}$, $p < .05^{*}$

Correlation matrix on table 2 shows that there is positive relationship between age and yahoo plus behavior ($r = .16$, $p < .05$). Also, perceived environmental challenges is associated with success ($r = .39$, $p < .01$), centrality ($r = .35$, $p < .01$), happiness ($r = .32$, $p < .01$), and global materialistic values ($r = .41$, $p < .01$) and yahoo plus behavior ($r = .44$, $p < .01$). Materialistic values too are associated with yahoo plus behavior ($r = .31$, $p < .01$). The positive correlation of age with Yahoo Plus behavior suggests that as one grows older chronologically, her/his Yahoo Plus behavioral tendencies will also be increasing.

Table 3: Independent t-test table comparing categories of perceived environmental challenges in yahoo plus behavior

	Perceived Environmental Challenges				t ₍₁₈₉₎	P
	High (n = 98)		Low (n = 93)			
	M	SD	M	SD		
Yahoo plus Behavior	31.94	11.99	22.89	8.51	5.99	<.01

An independent t-test was conducted to test for the difference in the mean scores of adolescents who are high and low in perceived environmental challenges. Results as presented on table 3 shows that there is a significant difference in yahoo plus behaviors between adolescents who are high and low in perceived environmental challenges such that the adolescents who scored higher on perceived environmental challenges reported higher yahoo plus behaviors (M= 31.93) than their counterparts who scored low on perceived environmental challenges (M= 22.89) and this difference was statistically significant [t (189) = 5.99, P <.01].

Table 4: Summary of regression showing independent and joint influences of materialistic values dimensions on yahoo plus behavior

Predictors	β	t	P	R	R ²	F	P
Success	.12	1.18	>.05				
Centrality	.22	2.45	<.05	.33	.107	7.480	<.01
Happiness	.03	.34	>.05				

Regression summary on table 4 shows that the dimensions of materialistic values jointly predicted yahoo plus behavior among adolescents in Nigeria [R² = .107, F (3, 187) = 7.480, P<.01]. This implies that the success, centrality and happiness dimensions of materialistic values account for 10.7% variation in yahoo plus behavior in this study. Only the centrality subscale of materialistic values however, significantly predict yahoo plus behavior [β = 0.22, 2.45, P<.05]. This means that an increase in centrality of materialistic values predicts a corresponding increase in yahoo plus behavior.

Table 5: Summary of regression showing joint influence of materialistic values and perceived environmental challenges on yahoo plus behavior

Predictors	β	t	P	R	R ²	F	P
PEC	0.38	5.33	<.01				
Materialistic Values	0.16	2.19	<.05	.46	.214	25.603	<.01

Regression summary on table 5 showed that perceived environmental challenges and materialistic values predicted yahoo plus behavior among adolescents in Nigeria [R² = .214, F (2, 188) = 25.603, P<.01].

Table 6: Independent t-test table comparing male and female adolescents on yahoo plus behavior

	Gender				t ₍₁₈₉₎	P
	Male (n = 81)		Female (n = 110)			
	M	SD	M	SD		
Yahoo plus Behavior	31.19	11.99	24.85	10.10	3.957	<.01

An independent t-test summary on table 5 shows that there is a significant difference in yahoo plus behavior between male and female adolescents [$t(189) = 3.957, p < .01$]. This means that male adolescents (Mean= 31.19) expressed a higher tendency for yahoo plus behavior than their female counterparts (Mean= 24.85).

DISCUSSION OF RESULTS

Findings from the present study imply that adolescents who experience high level of environmental challenges such as poverty, economic hardship, scarce opportunity and so on reported higher yahoo plus behavior tendencies than adolescents who experience low level of environmental challenges. This highlights the effect of environmental strain on individuals. Adolescents facing economic hardship are more likely to engage in cyber fraud, particularly when conventional avenues to success appear blocked. Economic hardship is only one of the factors that encompass environmental challenges. Other factors such as poverty, unemployment, weak institutions, poor socialization, lack of access to resources and neighborhood disorganization can pose as challenges to an individual. It is important to note that individuals are influenced by multilayered environmental contexts ranging from family and school (micro system) to socio-economic and cultural forces (macro system) that shape behavior and development in Nigeria. Eze, Eberendu & Okoye (2021) found that perceived lack of legitimate opportunities for success increases the likelihood of adolescents' engagement in cyber fraud as a means of survival and achieving societal expectations. Ajayi & Olatunji (2020) also explained that adolescents from high-crime communities tend to normalize deviant acts like Yahoo Plus due to frequent exposure to criminal role models and lack of punitive deterrents. This emphasizes the influence of social and observational learning in the environment. The findings of this study also correlate with the submission of Ibrahim & Mukhtar (2021), who posit that in an environment where success is judged by material wealth alone, adolescents are driven to meet societal expectations through whatever means available, including fraud and rituals. This also highlights the concept of cultural forces which embodies challenges in the environment. When the cultural forces are malicious, the chances of deviant behaviors are on the rise.

Our findings from the present study also show that all subscales of materialistic values which include: happiness, centrality and success jointly predict yahoo plus behaviors among adolescents in Nigeria. However, only centrality subscale independently predict yahoo plus behavior among adolescents. This imply that adolescents who report high level of materialism tend to exhibit yahoo plus behavior. This finding is in line with those of Afachung, Adejuwon, Uye, & Olapegba (2023) who reported that materialism (alongside low self-control and need for achievement) was a statistically significant independent predictor of cybercrime behavior. According to the scholars, materialistic orientation increases the likelihood of endorsing/engaging in internet fraud.

It seems to be that the Nigeria modern cultural definition of success is embodied by the degree of possession and physical materials that one displays. Hence, there is a desperate desire of adolescents to acquire possessions or monetary success by any means possible. By this, they believe they can become a person of value among their peers and to their family and their society. Zakaria, Wan-Ismael and Abdul-Talib (2021) opined that culture has a great impact on materialism in particular and that it is culture that defines if possessions are the signs of success and well-being. Similarly, Ibrahim and Mukhtar (2021) observed that materialistic adolescents are more likely to justify Yahoo Plus as a legitimate hustle rather than a deviant act since the Nigeria society does not seem to be harsh and definitive on what constitutes legitimate means of acquiring wealth.

When people measure themselves not by their behavior but by the sample symbols they are able to collect, then not only are they shallow, they are very susceptible to deviant behaviors.

Results of data analysis also revealed a significant joint influence of perceived environmental challenges and materialistic values on yahoo plus behavior. This finding suggests that when an adolescent is faced with significant environmental challenges and possess a high value for materialism as the benchmark for true success and societal acceptance, they tend to exhibit yahoo plus behaviors. Regardless of the fact that the individual may already be involved in a cybercrime act or not, these factors can predict the exhibition of yahoo plus behavior. Adebayo et al. (2018). reported high incidence of Yahoo-Plus among students and reported desire to get rich quickly and related socioeconomic dispositions as central explanations in respondents' views. This is to say that when adolescents perceive their environment as economically restrictive, socially inequitable, and devoid of legitimate opportunities for upward mobility, they may become more susceptible to alternative, often illicit, means of achieving success. This vulnerability is further amplified when material possessions are valued as the primary measure of personal worth and happiness.

It was hypothesized that there will be a significant difference in Yahoo Plus behavior between male and female adolescents in the present study. Results of data analysis revealed a significant gender difference in Yahoo Plus involvement between male and female adolescents in Nigeria with male adolescents showing a higher propensity of direct involvement. This finding corroborates those of Adewuyi et al. (2024) report on cybercrime tendencies among undergraduates' survey of university students in Nigeria which found that male undergraduates scored higher on cybercrime inclination/tendency measures than females. This disparity may be attributed to gendered socialization patterns, where males are often expected to assume provider roles and demonstrate success materially, thus experiencing more pressure to secure wealth quickly. Peer groups among males may also normalize or even glorify cybercrime as a marker of intelligence, dominance, and status. While female adolescents are not exempted from involvement, their participation is often more indirect, potentially through supportive or facilitative roles. Social stigma, cultural norms, and differing opportunity structures may explain the lower rates among females.

Summary of Findings, Conclusion, and Recommendation

These findings underscore that Yahoo Plus behavior among adolescents in Nigeria is not merely the product of individual moral lapses but the outcome of a complex interaction between environmental constraints, internalized value systems, and gender-specific social pressures. This study concludes that Yahoo Plus behavior among adolescents in Nigeria is significantly influenced by both the way they perceive their socio-economic environment and the degree to which they hold materialistic values. The interplay between these factors highlights the importance of viewing Yahoo Plus not as an isolated act of delinquency, but as a multi-dimensional socio-psychological phenomenon that thrives in contexts of deprivation, cultural pressure, and moral ambiguity.

In conclusion, Yahoo Plus behavior reflects both the structural weaknesses of the environment and the value orientations of adolescents within it. Curbing this practice requires moving beyond punitive responses to systemic, comprehensive, and sustainable solutions that integrate environmental improvement, value reorientation, and gender-responsive strategies.

It is therefore recommended that concerted efforts should be geared towards value re-orientation and ethical education. This is particularly pivotal in helping to modify the ill perspective of success defined by material measure among our adolescents and young adults.

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