

# Impact of Cybercrime on Christian Youths in The Federal Capital Territory, Abuja, Nigeria

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**Abstract-** *This study was carried out to examine the “Impact of cybercrime on Christian youths in the Federal Capital Territory, Abuja, Nigeria”. The objective of the study is to the impact of cyber-plagiarism on the academic performance of Christian youths in the Federal Capital Territory, Abuja. The total population of Christian youths was one million, four hundred and sixty-six thousand, two hundred and forty-eight (1,466,248). Three churches were sampled from the six area councils each and a total of eight hundred and eighty-one (881) respondents were randomly sampled to represent the total population. Questionnaire and interview were the instruments employed to collect data, out of the distributed copies of the questionnaire, seven hundred and thirty-five (735) copies of the questionnaire were retrieved. The findings of the study revealed that: cyberbullying impact social interaction. cyber identity theft has a psychological impact. The study recommended that government should adopt intensive cybercrime legislation and countermeasures by enacting laws that encourage responsible online behavior.*

**Indexed Terms-** *Cybercrime, Cyberbullying, Identity Theft*

## I. INTRODUCTION

Cybercrime refers to a broad range of illegal activities that are executed using computers or the Internet, encompassing offenses such as identity theft, fraud, and the distribution of malicious software. As technology has advanced, so too have the methods and motivations behind cybercrime, making it a significant concern for individuals, organizations, and governments worldwide. The Internet came to Nigeria in 1996 and between then

and now, Nigeria has over 108 million Internet users according to demography, and it is expected to rise by 60 percent in 2026 (Brown, Vostok, Johnson, Burns, Gharpure, Sami, & Laney 2021). However, the advent of the Internet in the mid-21st century has made crime move from the traditional level to a modernized and faceless activity. The proliferation of computers, mobile telephones, and other electronic devices presents an opportunity for modernized crime. Cybercrime is one of the crimes committed online using a computer and a vast network service such as the Internet. (Attrill-Smith & Wesson, 2020).

Cybercrime is a growing issue in the modern world due to the increasing reliance on technology and the Internet for various activities such as communication, banking, and shopping. Cybercrime refers to any type of illegal activity that involves the use of a computer, network, or other digital devices. These illegal activities can include cyber-hacking, cyber identity theft, cyberbullying, online scams, fraud, and the distribution of illegal goods or services. The rise in cybercrime has resulted in significant financial losses for individuals and organizations, cybercrime can also have a damaging psychological impact on victims, particularly in cases of fraud, cyberbullying, and online harassment. Cyberspace has become a haven for crimes and criminality with the advent of technological breakthroughs, it has become a tool in the hands of evil plotters. Cybercrime is a growing problem worldwide, affecting individuals, businesses, and governments. It is estimated that cybercrime costs the global economy billions of dollars every year (Dhaya & Kanthavel, 2023).

The wave of cybercrime in Nigeria has experienced eruption with many youths using, misusing, and abusing the access gained to the internet network.

Various range of criminal activities have now arisen, ranging from cyberstalking, cyber extortion, and cyberbullying. The socio-economic affairs of the country are greatly affected and until something is done to avert the dangers arising from cybercrime, it is likely to crumble a nation's peace and security as well as sabotage the economy (Kotha, & Bhawna, 2016). Nigeria has gained disrepute as a hub for cybercrime activities, with various forms of cybercrime becoming increasingly prevalent. Cybercriminals use a variety of tactics to carry out their illegal activities, including social engineering, malware distribution, and network intrusion (Roy & Tripathy, Weng, & Li, 2023).

The consequences of cybercrime can be severe, including financial loss and psychological distress. Victims of cybercrime may experience anxiety, depression, and other mental health issues. This is of particular concern among Christian youths, who may feel isolated and disconnected from their faith and community following an online attack or scam. This issue is of particular concern for Christian youths who are more vulnerable to the impact of cybercrime due to their increased use of social media and other online platforms. Christian youths may also be more trusting of others, putting them at risk of cyber-predators and other types of online exploitation. The impact of cybercrime on Christian youths is largely unknown as there are limited studies on the subject. Cybercrime can have a profound impact on Christian youths, which ultimately impacts their faith and relationship with God.

#### Statement of the Problem

The use of technology has made the world a social village with access to Information from all around the globe widely available on the internet. All such information can be straightforwardly accessed and, eBooks are available on the internet for this purpose. Instant communication like calls (voice and video), messaging (chats), and sharing of photos and videos are made easy therefore, people see cost efficiency these days due to the use of cyberspace in information technology. The use of the technology and internet has become increasingly popular among young people in the Federal Capital Territory, Abuja. However, this increased use of technology has also

resulted in a rise in cybercrime, including cyber identity theft, and cyberbullying.

Over the years, various measures have been put in place to address the rise in cybercrime in Nigeria by the Nigeria Government, some of these measures are the formation of the Nigeria Police Force's cybercrime unit, and the Special Weapons and Tactics Team 'SWAT' (formerly known as Special Anti-Robbery Squad 'SARS') charged with investigating cybercrimes and prosecuting offenders. These were made to enhance the capacity of law enforcement agencies, judiciary, and other stakeholders to effectively investigate and prosecute cybercrimes. There are various initiatives and awareness campaigns ongoing to educate the public about the risks of cybercrime and promote good cybersecurity. One of such: is the process of implementing data protection regulations such as the Nigeria Data Protection Regulation (NDPR), which focuses on safeguarding personal data and reducing the risk of data breaches.

The proliferation of cybercrime targeting individuals and government on critical infrastructure and finance has resulted in a surge of financial losses and identity theft cases. Despite efforts to raise awareness and implement security measures, individuals continue to fall victim to sophisticated cybercrimes, and phishing scams, jeopardizing their financial security and undermining trust in online banking systems. This problem necessitates comprehensive strategies to enhance cybersecurity awareness, strengthen authentication protocols, and collaborate with financial institutions to mitigate the risk of cybercrime attacks. The increasing prevalence of attacks targeting small and medium-sized businesses poses a significant threat to their financial stability and operational continuity.

#### Objectives of the Study

- i. The study has the following objectives to achieve:
- ii. to identify the impact of cyberbullying on the social interaction of Christian youths in Federal Capital Territory, Abuja;
- iii. to examine the impact of cyber identity theft on the psychology of Christian youths in Federal Capital Territory, Abuja;

i.

### Research Questions

The following questions were designed to guide the study:

- i. What is the impact of cyberbullying on the social interaction of Christian youths in the Federal Capital Territory, Abuja?
- ii. What is the impact of cyber identity theft on the psychology of Christian youths in the Federal Capital Territory, Abuja?

### Research Hypotheses

To guide this study, the following research hypotheses were formulated:

Ho<sub>1</sub>. There is no significant difference between the opinions of married and single on the impact of cyberbullying on the social interaction of Christian youths in the Federal Capital Territory, Abuja.

Ho<sub>2</sub>. There is no significant difference between the opinions of employed and unemployed on the impact of cyber identity theft on the psychology of Christian youths in the Federal Capital Territory, Abuja.

### Social Learning Theory

According to the social learning theory introduced by Albert Bandura in the 1970s, social behavior is not solely influenced by individual personality or external factors; but involves a continuous cognitive process of interaction between personality and environment (Beville, 2015). The theory proposes that people learn and adopt behaviors by observing others in addition to observing the behavior of others, people assimilate and imitate that behavior, especially if their observational experiences are positive ones or include rewards related to the observed behavior. Imitation involves the actual reproduction of observed motor activities (Tamariz, 2019). The emphasis of this theory is that people learn behavior by observing and imitating others. The theory proposes that four components are involved in observational learning: Attention, Retention, Reproduction, and Motivation.

However, Akers and his associates used insights from several theories of learning in behavioral theory and social learning theory in psychology to specifically describe how crime is learned (Cullen, Agnew, & Wilcox, 2014). Burgess and Akers (1966) social behavior, including criminal behavior, is influenced

by a complex network of rewards and punishments. There is the likelihood that a given behavior will continue or increase if it is followed more by reward than punishment. In the same vein, there is the likelihood of the same behavior decreasing or ending if it is followed by more punishment than rewards. Beville, (2015, 146) summarized Burgess and Akers' assumption that criminal behavior is learned in the following seven stages:

- i. Criminal behavior is learned both in non-social reinforcing situations (for example, the physical effects of cyberbullying) or nonsocial discriminative situations and through social interaction in which the behavior of others is either for or against criminal behavior.
- ii. The principal components of learning criminal behavior occur in groups that compose the individual's major source of reinforcements: peer friendship groups, the family, schools, and churches.
- iii. Criminal behavior is a function of norms that are discriminative for criminal behavior, the learning of which occurs when such behavior is more highly reinforced than noncriminal behavior.

The theory suggests that learning occurs because people observe the consequences and rewards of other people's behaviors. According to social learning theory, individuals may observe and learn from the behaviors of others, including those involved in cybercrime like "yahoo yahoo" (Adejoh, Alabi, Adisa, & Emezic, 2019). Social learning theory was considered important as it suggests that reinforcement or punishment of behaviors can influence whether or not individuals continue to engage in those behaviors which is related to the ongoing study of the impact of cybercrime on youths.

### Crimes in the Bible

The Bible presents a comprehensive view of crimes that not only addresses offenses against individuals but also emphasizes the importance of maintaining a moral order in society. Understanding these biblical laws provides insight into the moral and ethical background that shaped society.

#### Biblical Crime Associated with Cyberbullying

Cyberbullying can be likened to biblical crimes such as slander and false witness, as both involve harming others through malicious words and actions. Loving Your Neighbor: The command to love one's neighbor as oneself (Mark 12:31) is fundamental in Christian teachings. Cyberbullying directly contradicts this principle, as it involves intentionally hurting others, often exploiting vulnerabilities. The act of bullying, whether in person or online, is a violation of this commandment and can be seen as a form of sin against the dignity of others, who are made in the image and likeness of God (Genesis 1:26-27).

The biblical story of David and Goliath provides an apt analogy for understanding the dynamics of cyberbullying. 1 Samuel 17, Just as the giant Goliath bullied and intimidated the Israelites with his taunts and size, cyberbullies often use the anonymity and reach of the internet to harass and belittle their victims. Goliath embodies the characteristics of a bully he was intimidating, mocking, and instilling fear in his opponents. His repeated challenges to the Israelites for forty days illustrate how bullies often thrive on the fear they create, paralyzing their victims and preventing them from taking action. This dynamic is common in bullying scenarios, where the bully's presence can overshadow the courage of their targets, much like Goliath's size and bravado overshadowed the Israelite army.

Cyberbullying can be likened to biblical crimes such as slander and false witness due to its reliance on harmful speech, the exploitation of power dynamics, and its potential for ongoing emotional harm. The biblical principles of love, truthfulness, and respect for others serve as a moral framework against such behaviors.

#### Biblical Crime Associated with Cyber Identity Theft

In the biblical account, the story of Jacob and Esau is often cited as one of the earliest examples of identity theft, illustrating the concept in a historical and moral context. Jacob deceives his blind father, Isaac, by disguising himself as his brother Esau to receive a blessing intended for Esau. This act of impersonation can be seen as a foundational example of identity theft, where one individual assumes another's identity for personal gain.

In Gen. 28:3,4 Jacob's actions reflect the core elements of identity theft: deception and the unauthorized use of another person's identity. This story serves as a metaphor for the complexities of identity theft that persist today, particularly in the digital age. Just as Jacob used physical disguises to mislead his father, modern identity thieves utilize various tactics to impersonate others, often leveraging technology to do so. In contemporary terms, cyber identity theft involves the unauthorized acquisition and misuse of personal information, often facilitated through digital means which they use to commit fraud or other criminal activities. The consequences of such actions can be devastating, leading to financial loss, emotional distress, and long-lasting damage to a victim's reputation.

These methods highlight the evolution of identity theft from the biblical tale of Jacob and Esau to the sophisticated tactics employed by today's cybercriminals. The underlying principle remains the same: the unauthorized use of someone else's identity for personal gain, whether through deception in ancient times or through advanced technology in the modern era. The story of Jacob and Esau serves as a poignant reminder that identity theft is not a new phenomenon. It has evolved significantly, particularly with the advent of digital technology.

#### General Impact of Cybercrimes

##### i. Impact of Cyberbullying on Social Interaction

According to John (2017), peer pressure, not money, lures youths into cybercrime. Young people's involvement in cybercrime is attributed in large part to peer pressure and the desire for recognition. Few, if any, of those who break the law online would have done so in a traditional setting. Young offenders frequently have other goals in mind than social well-being as influenced by money. Perhaps more significant factors in fostering cybercrime are the sense of accomplishment one feels after completing a task and the need to prove oneself to others to enhance online reputation. Cybercrime was committed by some young individuals because they thought it was "cool." Some offenders start by using gaming cheat websites and "modding" forums eventually moving on to criminal hacking groups. As young adults leave their homes to pursue a tertiary

education, which frequently leaves them exposed to joining gangs, Suleiman (2016) stated that socializing with delinquent peers could make a child more prone to corruption in adulthood. The majority of people who engage in cyber fraud or other crimes are gang members.

Cyberbullying has emerged as a distinct form of bullying, with features such as publicity, the permeability of online messages and pictures, anonymity of offender, and limitless boundaries, which distinguish it from traditional school bullying. Hence, it is possible that cyberbullying renders other and more serious consequences as compared to traditional bullying. Although less studied than traditional bullying, involvement in cyberbullying has been linked to a range of psychological problems. However, very few studies have compared social well-being outcomes for the different cyberbullying roles. It is further demonstrated that high social support from these sources is associated with positive outcomes in bullying victims, such as high subjective well-being and reduced risks of depression and anxiety (Luo, Guo, Yu, Jiang, & Wang, 2020).

Kowalski, (2018), youths may participate in cyberbullying either in the role of cyber victims, cyber bullies, or cyberbully victims. Research has mostly focused on victims of cyberbullying and its potential consequences. However, some studies indicate that cyberbullies might be better than those who are victimized, also with examples of studies showing no relation between the role of cyberbullying and depressive symptoms. Some studies suggest that children and adolescents who are both victims and perpetrators of cyberbullying, (i.e., cyberbully-victims), constitute a distinct group with the highest risk for psychosocial problems, such as depressive and anxiety symptoms, as well as for lower levels of well-being in general. Nevertheless, a limited amount of research has focused on the relationship between cyberbullying victims and different well-being outcomes.

Cyberbullying often causes significant emotional distress, including feelings of sadness, anxiety, fear, and depression. Victims may experience low self-esteem, self-doubt, and a sense of worthlessness as a result of the negative messages, harassment, or

humiliation they receive online (Hellfeldt, López-Romero, & Andershed 2020). Cyberbullying can lead to social isolation and loneliness as victims may withdraw from social interactions out of fear of further bullying or embarrassment. They may feel disconnected from their peers, friends, or community, leading to feelings of alienation and social exclusion. Cyberbullying can strain relationships with friends, family members, and peers. Victims may struggle to trust others, express themselves openly, or seek support from loved ones due to shame, embarrassment, or fear of judgment. Cyberbullying can contribute to the development of negative self-image and distorted perceptions of oneself. Constant exposure to hurtful or derogatory comments can reinforce feelings of inadequacy, unattractiveness, or unworthiness, leading to a diminished sense of self-worth and identity. Victims of cyberbullying may experience difficulties in developing and maintaining healthy social relationships (Olweus, & Limber, 2018). They may struggle with assertiveness, communication, and conflict resolution skills, making it challenging to navigate social interactions and establish meaningful connections with others.

In today's world, it is impossible to avoid social connections among peers. Yet, the same interaction is a known cause of criminal conduct. Parenting in Nigeria has been less effective over time as a result of the pursuit of economic objectives. While sending their children to school, parents have little choice but to grant them temporary freedom, which greatly promotes the development of youngsters who are unconstrained and who explore their surroundings without thinking about the implications for their communities (Oludayo, 2013).

ii. Impact of Cyber Identity Theft on the Psychology  
Even though most cybercrimes are financially motivated, the emotional and psychological trauma in the aftermath of such attacks has rarely been brought to the surface. The financial losses of cybercrimes are felt at a business level, but these types of crimes also greatly affect the individuals who fall victim to them. Following a cyber-attack, many of the victims report feeling traumatized, robbed, vulnerable or scared an attack can happen again. Feelings of guilt and shame are often compounded when they are blamed by their

organization, family members, or society in general for falling victim to the attack/scam.

Globally, the rise of new digital technologies and the growing reliance on electronic file-sharing networks and storage of personal information across all forms of banking transactions, entertainment, and business services over the internet has intensified the magnitude of cyber identity theft. The need for cyber identity theft prevention in an ever-rising incidence of cybercrime has become increasingly evident and significantly important in developing countries, especially in Nigeria, where internet services, electronic file-sharing, and storage of personal information play critical roles among predominantly illiterate Nigerians. Experiencing trauma, whether from abuse, violence, or other adverse events, can fragment one's sense of self. Survivors of trauma may struggle to integrate their experiences into a coherent narrative of their identity, leading to feelings of disconnection, shame, and mistrust.

The average loss experienced by cyber identity theft victims was approximately \$2,183 in 2012 (Harrell & Langton, 2013). Prior research has addressed the monetary consequences of identity theft victimization (e.g., dollar amount lost). However, little is known about the nonmonetary losses experienced by victims (e.g., post-traumatic stress disorder). While monetary losses are important, the emotional and physical consequences of victimization also warrant empirical attention, as these symptoms may be presented to victim service providers. If left untreated, these negative consequences may lead to maladaptive coping (e.g., self-medicating through substance abuse) and a range of additional problems for victims, including revictimization (Turanovic & Pratt, 2014). This mingling of terms confuses the concept, however, which is more complicated: theft refers to the unlawful taking of information (e.g., personal account numbers or even tangible items such as credit cards or checkbooks) while fraud entails using the information to the perpetrator's benefit (e.g., to open a new account). While the majority of consumer-based frauds include direct communication between the victim and offender as a necessary condition, identity theft is unique in that it typically does not entail any contract or relationship between the victim and offender. Along these lines, it

is not surprising that a recent panel of fraud victimization experts recommended keeping identity theft outside the realm of consumer fraud to avoid further conceptual confusion (Beals, DiLiema, & Deevy, 2015).

Online victims of cyber-attacks usually suffer from emotional trauma, which in most cases leads to depression, and Acute Stress Disorder (ASD). It has been discovered that cyberterrorism increases fear in the mind of its victim, thereby making it necessary for an increase in security improvement to avoid further actions and to regain confidence (McDonald, Christoforidou, Van Rijsbergen, Gajwani, Gross, Gumley, & Uhlhaas, 2019). In most cases, victims of cyberattacks feel they are to be blamed for the attack, they prefer not to involve anyone, or preferably handle the situation themselves. Other impacts are isolation and drug abuse. The emotional and mental health impact following the losses related to cybercrime can range from mild to severe and lead to symptoms of depression, anxiety, panic attacks, posttraumatic stress, and even suicide. The mental health conditions are further exacerbated by numerous psychosocial losses related to finances, employment, family, and/or relationships.

Cyber Identity theft can be seen as the deceitful act or fraudulent intentional, unauthorized use of a person's identifying information for unlawful purposes or criminal purposes without their consent (Reyns, 2013). Similarly, it is an online fraud that encompasses the cloning or duplication of someone's digital information or online accounts to commit identity fraud against individuals or organizations (Wall, 2013). Simply put, it is using trickery to gain a dishonest advantage over or steal someone's personal information to perform unlawful transactions on your behalf without your knowledge or permission. Cyber identity theft is not only a personal issue; it also impacts big organizations, leading to data breaches and potential identity theft for consumers.

Cyber Identity theft prevention and countermeasures are also implemented to secure organization system resources: hardware, software, data, communication lines, and networks and preserve the integrity, availability, and confidentiality of system resources. According to Golladay and Holtfreter (2017), users

fall, victim to identity theft, when they disclose security details, such as their PIN or password, assume an email request or caller is genuine, allow them to be rushed into action, or fail to stay in control. There are several forms of cyber identity theft usage: opening bank accounts, getting credit cards, and loans, taking over existing passports, driving licenses, and personal documents etc. A few researches on cyber identity theft have focused on predictors of victimization, reporting behaviors of the victims, and their health and mental outcomes. However, little remains known about the individuals who choose to take any identity theft measures despite concerns over this fast-growing breed of crime (Ylang, 2020).

## II. METHODOLOGY

This study adopted the descriptive survey research design and the population for this study is one million, four hundred and sixty-six thousand, two hundred and forty-eight Christian youths (1,466,248), out of which eight hundred and eighty-one (881) were sampled using purposive sampling techniques (Youth-Wing Christian Association of Nigeria, 2024). A structured questionnaire and scheduled interview were the instrument employed for data

collection. The data analysis were based on the responses from 735 respondents out of the sample 881 respondents the administered questionnaire that were successfully returned. The respondents were purposively selected from six area council in the Federal Capital Territory, Abuja.

The vetted questionnaire was administered by the researcher with the help of four research assistants. The data were analyzed using Version 23 of Statistical Package for Social Science (SPSS) the mean scores for the items were based on the four-point Likert scale and the midpoint average for the decision for items or variables was fixed at 2.50. this implies that a mean score of 2.50 and above indicates agreement with the suggested notion of items while a mean score of below 2.50 implies disagreement. The information from the interview was used as supplementary data in the analysis. The hypothesis was tested with t-test statistics at 0.05 levels of significance.

Research Questions 1: What is the impact of cyberbullying on the social interaction of Christian youths in the Federal Capital Territory, Abuja?

Table 1: Opinions of respondents on the Impact of cyberbullying on the social interaction of Christian Youths in the Federal Capital Territory, Abuja.

S/N	Items	SA	A	D	SD	Mean	SDT
1	Christian youths who experienced cyberbullying withdraw from social interaction	375	288	65	7	3.40	0.732
2	Experience of Cyberbullying hinders Christian youths from forming healthy relationships	279	342	103	11	3.21	0.842
3	Christian youths who are involved in cyberbullying disobey social norms	320	274	111	30	3.20	0.805
4	Cyberbullying causes anxiety which leads to avoidance of peer interaction	304	315	86	30	3.21	0.754
5	Cyberbullying harms the self-esteem of Christian youths	341	320	47	27	3.32	0.948
6	Cyberbullying victims often have poor social outcomes	292	270	107	66	3.07	0.948
7	Victims of cyberbullying struggle with verbal and non-verbal communication	181	182	226	146	2.54	1.068
8	Cyberbullying causes tension within friendship and family relationships	209	362	140	24	3.03	0.778
Cumulative mean						3.12	0.860

Benchmark: Mean>2.5=Agree; Mean<2.5=Disagree  
 The result in the table shows the mean responses of 3.40, 3.21, 3.20, 3.21, 3.32, 3.07, 2.54, and 3.03. The cumulative mean value is 3.12. the value is above the mean value of 2.50 hence, indicates the consensus of the respondents on the impact of cyber-cyberbullying on the social interaction of Christian youths in the Federal Capital Territory, Abuja, the respondent has

agreed that cyber-bullying impact the social interaction of Christian youths based on the decision mean.

Research Question 2: What is the impact of Cyber Identity Theft on the Psychology of Christian youths in the Federal Capital Territory, Abuja? This section contains eight items.

Table 2: Opinions of respondents on the Impact of Cyber Identity Theft on the Psychology of Christian Youths in the Federal Capital Territory, Abuja.

S/N	Items	SA	A	D	SD	Mean	SDT
1	Cyber Identity theft leads to feelings of sadness and hopelessness	276	338	77	44	3.15	0.835
2	Cyber Identity theft victims experience persistent fear and worry	243	337	143	12	3.10	0.762
3	Cyber Identity theft leads to anxiety and feelings of demoralization	266	331	115	23	3.14	0.790
4	Cyber Identity theft leads to an increase in substance misuse such as drugs	295	253	138	49	3.08	0.922
5	Cyber Identity theft leads to negative low self-confidence	307	289	117	22	3.20	0.811
6	Cyber Identity theft leads Christian youths to perceive themselves as a failure	290	261	159	25	3.11	0.858
7	Cyber Identity theft among Christian youths leads to high blood pressure	243	281	154	57	2.97	0.922
8	Cyber Identity theft makes victims feel isolated.	302	296	81	56	3.15	0.897
Cumulative mean						3.11	0.849

Benchmark: Mean>2.5=Agree; Mean<2.5=Disagree

The result in the table shows the mean responses of 3.15, 3.10, 3.14, 3.08, 3.20, 3.11, 2.97, and 3.15. The cumulative mean value is 3.11. the value is above the mean value of 2.50 hence, indicates the consensus of the respondents on the impact of cyber-identity theft on the psychology of Christian youths in the Federal Capital Territory, Abuja, the respondent has agreed that cyber-identity theft impact the psychology of Christian youths based on the decision mean.

Research Hypothesis

1: There is no significant difference between the opinions of married and single on the impact of cyberbullying on the social well-being of Christian youths in the Federal Capital Territory, Abuja.

Table 3: Opinion of single and married on the impact of cyberbullying on the social interaction of Christian youths in the Federal Capital Territory, Abuja.

Status	N	Mean	Std	Std. Err	Df	t-cal	t-crit	p-value	Remark
Single	708	3.1301	0.45267	0.01701					
					733	1.611	1.646	0.108	not-significant
Married	27	2.9861	0.53746	0.10343					

Significant at  $p \leq 0.05$

Results in this table reveal that there is no significant difference on the opinions of married and single respondents on the impact of cyberbullying on the social interaction of Christian youths in the federal capital territory, Abuja. The critical value of 1.646 at 733 degrees of freedom. The observed level of significance 0.108 for the test is higher than the fixed

level of 0.05 ( $p < 0.05$ ). this implies that the null hypothesis is hereby accepted and retained.

2: There is no significant difference between the opinions of employed and unemployed on the impact of cyber identity theft on the psychology of Christian youths in the Federal Territory, Abuja.

Table 4: Two sample t-test procedure on the impact of Cyber identity theft on the Psychology of Christian youths by work status: employed and unemployed

Status	N	Mean	Std	Std. Err	Df	t-cal	t-crit	p-value	Remark
Employed	95	3.0211	0.54139	0.54139					
					733	-1.847	1.646	0.065	not significant
Unemployed	640	3.1262	0.51413	0.02032					

Significant at  $p \leq 0.05$

Results in this table reveal that there is no significant difference on the opinions of employed and unemployed respondents on the impact of cyber identity theft on the psychology of Christian youths in the federal capital territory, Abuja. The critical value of 1.646 at 733 degrees of freedom. The observed level of significance 0.065 for the test is higher than the fixed level of 0.05 ( $p < 0.05$ ). this implies that the null hypothesis is hereby accepted and retained.

experience stress, violation, anxiety, and a loss of trust in cyberspace. The theft of personal information leads to vulnerability, diminished self-esteem, and increased paranoia, comparable to trauma from physical theft, exacerbating feelings of helplessness.

#### IV. DISCUSSION

This study reviews that cyberbullying in the social interaction of Christian youths is significant and far-reaching. From the study, it has led to a range of negative impact on Christian youths social interaction. Cyberbullying leads to social isolation, as victims often feel too afraid or ashamed to interact with others or participate in social activities. Victims of cyberbullying often experience heightened levels of anxiety, depression, and social withdrawal. The relentless nature of online harassment can lead to a diminished sense of safety and self-esteem, causing individuals to isolate themselves from their peers and avoid social interactions both online and offline. This

#### III. FINDINGS

1. The study on the impact of cyberbullying on Christian youths in Abuja found that victims experience heightened anxiety and social isolation. and loneliness. Cyberbullying worsens emotional distress, increases the risk of depression and suicidal thoughts.
2. The study on the impact of cyber-identity theft on Christian youths in Abuja found that victims

withdrawal impact their ability to build and maintain positive relationships, crucial for social development during youth.

Cyberbullying can alter the dynamics of peer interactions within social groups. Witnesses of cyberbullying might feel pressured to conform to negative behaviors or be hesitant to intervene, creating a toxic social atmosphere. This can erode trust among peers and diminish the sense of community and support that is vital for healthy social growth. The long-term effects include difficulties in forming and sustaining relationships, as experiences of cyberbullying can lead to mistrust and fear in social situations. Victims of cyberbullying may also struggle with self-identity and social skills, impacting their ability to engage effectively in future social contexts. cyberbullying often experiences heightened levels of anxiety. The relentless nature of online harassment can lead to feelings of hopelessness and despair. Constant negative messages can erode a young person's self-esteem, making them feel worthless or unworthy of love and respect. This can lead to long-term self-esteem issues that persist into adulthood

Cyberbullying according to the study also decreases empathy among Christian youths, leading to a lack of understanding and compassion for others who are being targeted. This study also reviews that cyberbullying has negative peer pressure, where victims are forced to conform to certain behaviors or attitudes to avoid being targeted. this study result reviewed that victims of identity theft often experience anxiety and depression due to the financial and emotional distress caused by the theft. This can be particularly challenging for Christian youths who may struggle with feelings of guilt, shame, and powerlessness. Warner (2017) which insists that the activities of cybercrime are motivated by the influx of youths to the urban city where it is lucrative to be established. Also, the fear of being targeted again and the vulnerability that comes with identity theft can create a sense of constant anxiety and unease. This can be particularly difficult for youths who may feel that they are not protected or safe.

From the interview, it was noted that when Christian youths are cyberbullied, they tend not to socialize with people again or possibly withdraw from the general public as a result of the bully. Victims of cyberbullying experience anxiety, depression, and emotional distress. This can lead to withdrawal from social activities and reduced participation in peer interactions. Respondents claim that ladies are often prey to this kind of cybercrime for ladies who post their nudes online, boys hardly post nude so they have nothing to fear. Online bullying can hurt the youths who are involved and can also lead to suicidal thoughts. Many underage youths are using the internet now so anything can happen online, "nothing is impossible" It tends to impact negatively because nobody can take insults from people online and continue to interact with the same people instead, he/she will withdraw from the public. Cyberbullying can make an individual stop using the internet because someone can sit in the comfort of his/her house and insult another online.

It was also revealed from the interview that Cyberbullying often involves harassment, shaming, and ostracization, which can cause Christian youths to feel isolated and lose their sense of belonging in the church, the internet is for all now with no discrimination and gives room for elders to be insulted online. The fear of further humiliation and negative interactions can make them withdraw from socializing, leading to feelings of loneliness and isolation. As a result, their social support network may shrink. About gender, it's mostly boys that bully girls, hardly will you see girls bullying boys. Though they are usually in their early twenties. Victims may feel embarrassed, ashamed, or afraid to participate in social activities, both online and offline Victims of cyberbullying may find it challenging to maintain healthy relationships, as they become wary of others' intentions and struggle with feelings of betrayal and bullying. The relentless harassment and negative online interactions can erode trust and create a hostile environment. Furthermore, Age and gender determine how an individual reacts to the situation, either positive or negative

In the interviews, it found that those who indulge in situational Cyberbullying, factors such as age, gender, and socioeconomic status influence the

experience (Interviewees 2,3,4,5,6,7,8,9. and 10). Some youths brought up specific media of cyberbullying (instant messaging, chat rooms, and online games); however, others responded in terms of the type of action: some mentioned threats, while others mentioned both exclusion and nasty words; for example: 'That someone has recorded via video and uploaded it on the internet... ..or threatens someone on the Internet may be' (boy, 18).

The study reviews that cyber identity theft can make it difficult for Christian youths to form healthy relationships, as they may struggle with trust issues and feelings of vulnerability. This can lead to social isolation and difficulties in forming meaningful connections. The study reviews that the finding of perpetrators of cyber identity theft is counting on the vulnerability of human emotions in the face of lost credit cards. Victims of cyber identity theft frequently experience heightened levels of anxiety and fear. The violation of personal information can lead to a pervasive sense of insecurity, as youths worry about their financial stability, privacy, and future implications. This ongoing stress can contribute to mental health issues, such as depression and chronic anxiety.

The breach of identity often leads to a diminished sense of control and trust. Young individuals may feel betrayed by the system or by those they thought they could trust, which can affect their self-esteem and interpersonal relationships. They might also develop a heightened wariness towards online interactions, affecting their willingness to engage in digital platforms and reducing their overall digital confidence. The aftermath of identity theft can also involve substantial emotional and psychological burdens as victims navigate the process of resolving the theft and recovering their identities. This recovery process can be complex and frustrating, exacerbating feelings of helplessness and frustration.

From the interview it was noted that the experience of knowing that someone else is using one's identity can be traumatic because they can use it to scam people then they will think it's you. Cyber identity theft is a bad thing, how can someone be impersonating another person in order to scam people, It can be hard to deal with, most especially

when it has to do with scamming people with one's identity or their hard-earned money. Cyber identity theft can lead someone to go insane because of the thought of knowing that someone is using their identity wrongly. It can affect because a person will use a name or picture and carry out that will scare me. Identity theft is stealing another person's identity to dupe people. Cyber identity theft impacts the way youths live their life though they are mostly the perpetrators while few of them are victims. Cyber identity theft, especially when perpetrated by a family member or close relative, can be a traumatic experience for youths, and that takes a major toll on their mental health, relationships, and physical well-being.

It was also found that there are various prevalent forms of cyber identity theft among Christian youths. All the interviewees noted that forms of identity theft are very common among Christian youths which they often refer to as impersonation. Respondents expressed that victims of identity theft experience a variety of consequences that include financial loss as well as serious emotional distress. In addition to the emotional distress associated with personal violation and loss, individuals often must suffer the impact of a negative. (interviewees 1,3,4,5,6,10,11, and 12). These tangible losses are compounded by the burden of proof that one has been an identity theft victim, being placed almost entirely on the victim.

## V. SUMMARY

The study discussed the background and the statement of the problem. The study was conducted to find out the impact of cybercrime on Christian youths in the federal capital territory, Abuja. Both research questions and hypotheses were formulated in line with the objectives of the study. Related and relevant literature was reviewed, as it is necessary for a researcher to have a comprehensive body of supporting scholars for their work. The chapter looks at the theoretical framework which explains the theories that are connected to the study of the impact of cybercrime on Christian youths also in the conceptual framework, issues that were examined include the concept of cyber, cybercrime, youths, and Christian youths. Christian ethics and crimes in the bible were both considered in relationship with modern-day cybercrime.

The impact of cybercrime on the academic performance and learning outcomes of youths in tertiary institutions has not been adequately studied especially cyber-cyberbullying, and cyber identity theft. Survey research design, specifically, descriptive survey design was employed in the study. Questionnaire and interviews were adopted for the study. A structured questionnaire was developed that solicited demographic information of the respondents along with their views on the impact of cybercrime on Christian youths in the federal capital territory, Abuja. The questionnaire was used to collect data from the respondents, eight hundred, and eighty-one (881) copies of the questionnaire were administered representing the population of the study and seven hundred and thirty-five (735) copies of the questionnaire were retrieved. A pilot study was carried out for the reliability of the instrument.

Data collected were analyzed with the Statistical Package for Social Science (SPSS) version 23. The statistical procedure adopted in the analysis of the data was: frequencies and simple percentages for demographic variables, mean and standard deviation for the research questions. The two-sample t-test were employed in the test of the four (4) null hypotheses. Each hypothesis was interpreted and discussed independently. The first hypothesis was rejected while the remaining three hypotheses were accepted and retained. All results were presented and briefly explained in tabular forms.

### CONCLUSIONS

Based on the findings of this study, it can be concluded that:

1. The impact of cyberbullying on the social interaction of Christian youths is profound and detrimental. It can also be concluded that Cyberbullying often leads to increased feelings of isolation and anxiety among victims, which can hinder their ability to engage socially. Victims may withdraw from social activities, resulting in diminished peer relationships and support networks.
2. The impact of cyber identity theft on the psychology of Christian youths is significant and often traumatic. Victims experience feelings of violation and exposure, akin to the trauma

associated with physical theft. This can lead to heightened anxiety, despair, and paranoia, as they struggle to regain a sense of security in their online and offline lives.

### RECOMMENDATIONS

1. The government should adopt intensive cybercrime legislation and countermeasures by enacting laws that encourage responsible online behavior, which will foster a culture of responsible online behavior and forewarn youths about the consequences of cybercrime and the importance of ethical internet use.
2. The government should establish accessible support systems, such as counseling and legal assistance, for victims of cybercrime to aid recovery and resilience. These support systems should be designed to address the unique challenges faced by victims of cybercrime, including the emotional trauma, financial losses, and legal complexities associated with online attacks.

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