

REVIEW ARTICLE

STUDENTS' PREDISPOSITION TO BEING A VICTIM OF INTERNET CRIME IN TERTIARY INSTITUTIONS OF NIGERIA

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ABSTRACT

The intensive and pervasive use of the use of the internet among the youth is an incontrovertible fact. Electronic or cybercrime among the youth has figuratively become endemic beating most security preventive networks and putting online users at the risk of becoming unsuspecting victims. This paper examines students' Students' Predisposition to Being a Victim of Internet Crime in Tertiary Institutions of Nigeria. The study employs quantitative research methods, 150 students were selected using multistage sampling procedure. Data were gathered on User's purpose of using Internet and predisposition to internet Victimization; and Student Socio-economic status and Victimization Experience. Data were analyzed using frequency counts, percentage and correlation analysis. information from the respondents revealed that, students who engaged in online banking had been victimized at least in which their accounts was debited by unknown person without their knowledge/ consent and also, those who engaged in chatting and performing e-business transaction with high social economic status are more susceptible to e-victimization experience, more so, users' motives of surfing internet are directly related to their vulnerability to victimization experience. Finally, from the study, it was observed that there is positive relationship between individual socio-economic status and their victimization experienced. The study concludes that students who engaged in online banking transaction, both via app, point of sales POS or e-transfer is exposed to fraudsters and more vulnerable to internet fraud experiences therefore recommended that student should try as much as possible not to display wealth or any of their socio-economic information on social media.

KEYWORDS

Students, Vulnerability, Tertiary institutions, Victimization, Internet crime

1. INTRODUCTION

Over a decade, the intercontinental information across the globe has enable people from various age categories, culture, languages and works of life to widely expand their social nets and enhanced their ability to communicate and obtain information anywhere in the whole world (Anastasiya et al., 2019). In this light, elite especially the youths utilized the open access to information opportunity in widen their horizon and to improve their intellectual knowledge by sourcing for documents that benefit them in pursuit of the academic goals; such as relevant journals, articles, site, web etc. to their discipline.

Based on the Yoruba proverbial words that *tibi tire la da ile aye* (Meaning: every good things comes with its own ordeals) The appearance of internet technology was not of an exclusion to this, it came with its own unique challenges in such that users are often vulnerable to series of victimization online such as: bullying, cyber stalking, phishing, account hacking, internet scam/fraud, internet banking fraud, and handling of data information by illegitimate online users (Fasoranti and Ojo 2015). These illegal activities online that has become viral infection that difficult to cure have posed a major problem to the World Wide Web and other social Medias (McCallister, 2010). This uprising challenge on internet had posed a great threat for the online users especially the youth and also made it a call to understand the student's socioeconomic characteristics and their vulnerability to e-victimization. However, the likelihood that students would be vulnerable and suffer harm by other online users in attempt to obtain information or to communication online through the various types

of e-devices such as: Mobile phones, laptop, Automated Teller Machine (ATM), Point of Sales (POS), E-mail, Social Accounts etc. is dependent on their socioeconomic characteristics of the users and the purpose of the usage (Catherine, 2010). The objectives of the study were to:

- Examine User's purpose of using Internet and predisposition to internet Victimization
- Identify Student Socio-economic status and Victimization Experience

2. LITERATURE REVIEW

2.1 User's Goal and Internet Victimization Experience

Students use internet for various purposes such as providing solution to assignment, chatting, home banking, to process information, sending mail, buying and selling etc. which has its own hazard (Kaysut, 2017). In Addition, argued that "chatting with strangers and home banking make one a subject of internet victimization. Hence, there is a positive relationship between the what individual are exposed to on internet and victimization, especially when it involve the users personal information, such date of birth, bank Verification number, national Identity number, maiden name etc. to other users without proper instigation of the (recipients) Fasoranti and Ojo, 2015). In this light opined that the use of internet banking, chatting or frequent communication on online, online business transaction are more prone to scam & phishing than those who have little or no access to internet (Ogbonnaya., 2020).

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2.2 Student social status and Victimization Experience

Student social status in this context is the level and value of material/property a student is possessed, that could bring honour and prestige to him/her. According to Argued that affluent and the elite are more prone to Victimization than any other people (Kolegard and Brannstom, 2018). Hence, student from a wealthy family or rich students are more likely to be prone to internet fraudster than others, this is because individual access to money determines what you can buy or possessed and what you have determine what you will have access to. The kind of phone or laptop a student is using determine the site he/she will surf online and the site individual is expose to determine the vulnerability to internet victimization (Fasoranti and Ojo, 2015). However, pointed out that more than 5% of people who involve in online business transaction became victim of online fraudsters (Atefah et al., 2013). In addition, opined that the use of debit card by people online increases the rate at which people become victims of internet victimization Kaysut, (2017). Hence, students with high social status are more likely to patronize online market that local market which make them more subjective to victimization (Johnson, 2016).

3. THEORETICAL CONSIDERATION

3.1 Routine Activity Theory

Routine activities theory was developed by Lawrence Cohen and Marcus Felson in (1979:593) Cohen and Felson define routine activities theory as, any recurrent and prevalent activities that provide for basic population and individual needs, whatever their biological or cultural origins, (Felson and Eckert, 2016). Routine activities theory explains the effect of altering the relatively protective environment of the home. Felson is of the opinion that if we alter the frequency and/or timing of our routine activities, we will alter our risk of criminal victimization; if these routine activities change enmesh at a societal level, we will alter crime rate trends (Farrel, 2011). Hence, Routine activity theory states that victims are given choices on whether to be victims mainly by not placing themselves in situations where a crime can be committed against them and also that crime can be committed by anyone who has the opportunity.

Routine Activities theory is based on the following basic proponent:

- The Availability of suitable targets
- The absence of capable Guardians
- The presence of motivated Offenders

The analytic focus of routine activity theory takes a macro-level view and emphasizes broad-scale shifts in the patterns of victim and offender behaviour. It focuses on specific crime events and offender behaviour/decisions. Routine activity theory is based on these two assumptions:

Crime can be committed by anyone who has the opportunity and Victims are given choices on whether to be victims mainly by not placing themselves in situations where a crime can be committed against them.

- i. Motivated offender: Motivated offenders are individuals who are not only capable of committing criminal activity, but are willing to do so (Lynch, 1987). A motivated offender can be pointed out as any type of person who has true intent to commit a crime against an individual or property. However, the motivated offender has to be someone who is able to commit the crime, or, in other words, has everything he or she needs to commit a crime, physically, and mentally (Felson 1995).
- ii. Suitable Target: A suitable target is any type of individual or property that the motivated offender can damage or threaten in the easiest way possible. If a target is suitable, this means that there is a greater chance that the crime can be committed, rather than, a target that is hard to achieve. The acronym VIVA provides four different attributes of what makes a target actually suitable, in the judgement of the offender (Fernando, 2014). The acronym goes as follows:

V: Value (The value of achieving the target, in a real or symbolic manner)

I: Inertia (The physical obstacles of the target: weight, height, strength, etc.)

V: Visibility (The attribute of exposure which solidifies the suitability of the target)

A: Access (The placement of the individual, or object, which increases, or lessens, the potential risk of the intended attack) (Ugur, 2016)

- iii. Absence of a Suitable Guardian: Guardianship can be a person or an object that is effective in deterring offense to occur and sometimes crime is stopped by simple presence of guardianship in space and time (Maxfield, 1987).

cited in establishes that those who live alone are more likely to be out alone and to have little help in guarding their property; they probably face higher rates of victimization for both personal and property crimes (Felson and Cohen, 1980; Ugur, 2016).

3.2 Relevance of Routine Activities Theory to The Study

The Routine Activity Theory describes crime as a situational event that depends less on the offender's personality and socialization than on the situation in which the offender finds him. Routine activities theory provides a macro perspective on crime in that it predicts how changes in social and economic conditions influence the overall crime and victimization rate. Felson and postulate that criminal activities are a *structurally significant phenomenon*, meaning that violations are neither random nor trivial events (Cohen, 1980).

In consequence, it is the routine of activities people partake in over the course of their day and night lives that makes some individuals more susceptible to being viewed as suitable targets by a rationally calculating offender (Degarmo, 2011). Routine activities theory relates the pattern of offending to the everyday patterns of social interaction. Crime is therefore normal and is dependent on available opportunities to offend (Glen and Lawrence, 2020). If there is an unprotected target and there are sufficient rewards, a motivated offender will commit a crime. This theory explained criminal violations in our day to day activities be it online or physical and give the parameter in which this violations could occur, it recognize the phenomenon that could permit criminal activities and different situation through which certain individual could be victims of some deviant acts such phishing, scam, hacking, fraud etc. It explains why some socio economic characteristics of some particular individual could make them an increase target for victimization. Finally, it provide explanation while individual who make use of internet facilities such as phones, e-banking, e-business, chat on social media often without proper investigation of who the recipients are could be at increasing risk of internet fraud/victimization.

3.3 Criticisms of Routine Activities Theory

This theory has been criticized that opportunity to commit crime does not generally lead to a crime committed and also for its proximity hypothesis (John, 2006). For instance, in the case of online victimization, the victim and the offender does not need to be in the same country or the same geographical location before the criminal activities will occur.

3.4 Study Area and Methodology

The study was conducted among students of Institute of Part-Time studies, Federal University, Oye- Ekiti situated in Ayegbaju Ekiti, and Ikole Ekiti, Ekiti State Nigeria. FUOYE institute of part-time was established under the Administration of Prof, Abayomi Fasina, the V.C of Federal University Oye –Ekiti, the institute commence admission with three faculties and twenty departments in May 2021 Domicile in Ikole Campus and Ayegbaju Ekiti. This study employed survey research design, for its ability to give an accurate assessment of all the characteristics of the whole population under study, data were obtained primarily through the use of questionnaire and the information was analyzed through the use of descriptive analysis (frequency table and percentage); and cross Tabulation.

3.4.1 The Sampling Size and Sampling Techniques

Multistage sampling technique was used. The first stage involved the selection of the 3 Faculties (Faculty of Agriculture, Social Science and Art) in the institute and at the second stage 5 department were selected from each of the faculty using simple random sampling technique and adopting balloting system making total number of 15 departments and at the last stage 10 students were selected from each of the departments using accidental sampling technique, making a total number of 150 respondents in all.

A self-administered questionnaire were distributed to the respondents covering socio-economic characteristics of the respondents; purpose of using internet and the victimization experiences of the respondents. The questionnaire was designed in both open and close-ended question to allow flexibility of the questionnaire. The statistical package for Social Science (SPSS) was used to analyze the data using frequency table, percentage and correlation.

3.5 Result and Discussion

3.5.1 Social Economic Characteristics of the respondents

Table 1: below presents the socio-economic characteristics of the students		
Variable	Frequency	Percentage
Sex composition		
Male	68	45.3%
Female	82	54.7%
Age Structure		
below 20 years	62	41.3%
21-25	78	52%
26-30	10	6.4%
Religion Composition		
Christianity	113	75.3%
Islam	37	24.7%
Traditional	1	0.7%
Average income per month		
Below #5,000	69	46%
#5,000 - #10,000	35	23.3%
#11,000-#15,000	28	16.2%
#16,000-#20,000	16	18.7%
#21,000 and above	2	1.3%

Source: Authors field work, 2022

The percentage distribution of the respondents based on their socio-economic attributes shows that out of 150 respondents 54.7% (82) were female whereas 45.3% (68) were male; this means that they are more female students than male, similarly, the majority of the student fall between age brackets 21-25 (52%) while only 6.4% (10) were between Ages 26-30. This reflected that majority of the student were in their

adolescence age; which are still eager to know join all social group and also to be active. This youthful exuberance can make them to be at increasing risk of internet victimization. Also, 113 (75.3) out of the 150 respondents were Christians while 0.7% practice traditional religion, the remaining 24.7 % (37) practice Islamic Religion. Finally it was clear 49% (69) of the respondents do not received more than #5,000 per month and 23.3% of the respondents income falls between #5,000 - #10,000 per month only 1.3%(2) of the respondents claim to have monthly income above #21,000. This implies that majority of the students were from middle-class family and low social economic status

3.5.2 Internet Victimization Experience and User's Goal

In recent time, using one or two social media for various activities is inevitable among undergraduate students, why the main motive of using the social media networks varies. The table 2 above shows the main motive why most of the respondents engaged in social network/media and their victimization experiences. Consequently, out of the 16.6% of the respondents whose main motive of engaging in social media/network is strictly for school activities 11.3% of them had never received fraudster's message while 3.3% % of the respondents claims it only happen occasionally, Only 2% of them had receives fraudster's messages severally. Also, out of 8% of the respondents whose motive of using social media/network is for chatting 5.3% do received fraudster messages often and 1.3 rarely received it while the remaining 1.3% have never received any fraudsters' message. In the same manner, majority (16.6%) of the respondents whose main motive of using social media/network is for business purpose had received fraudsters' messages severally and none of the respondents could claim of not have received fraudster's message ones. Likewise, majority (16.7%) of the respondents whose main purpose of using social media/network is for Chatting and Business purpose had received fraudster's messages and only 0.7% had never received fraudster's message. In addition, more than half (10%) of the respondents (13.3%) whose main motive of using social network/media is for both School activities and business purpose have received message from fraudsters, 3.3% rarely received but none could claim of never received fraudster's message. Finally, 8% of the respondent who use social media/network for all purpose received fraudster's message often and only 0.7% of the respondents rarely received fraudster's message but none could claim of not have received such message in one time or the other. This implies that there is a strong relationship between users goal and their victimization experience.

Table 2: cross tabulation on Respondents Purpose of Using Internet and Victimization Experience				
Variables	I have received a scam message (via, WhatsApp, email, Facebook, Telegram etc.) of winning some amount of money			
What is your main motive of using social media/network?	Never	Rarely	Often	Total
School Activities (Assignments, lecture etc)	17 (11.3%)	5(3.3%)	3 (2%)	25 (16.6%)
Chatting	2 (1.3%)	2 (1.3%)	8(5.3%)	12(8%)
Business Purpose	0(0%)	7(4.7%)	25(16.6%)	32(21.3)
Chatting and Business purpose	1(0.7%)	4(2.7%)	21(14%)	26(17.3%)
School Activities and Chatting	4 (2.7%)	6(4%)	12(8%)	22(14.7%)
School activities and business purpose	0(0%)	5(3.3%)	15(10%)	20(13.3%)
All	0(0%)	1(0.7%)	12(8%)	13(8.7%)
Total	24 (16%)	30 (20%)	96(64%)	150 (100%)

Source: Authors field work, 2022

Table 3: Cross Tabulation of Respondents on the use of E-banking and Victimization Experience				
Variables	My account has been debited by unknown person without my knowledge/consent			
Do you engaged in online banking:	Never	Rarely	Often	Total
Yes	28(18.7%)	24(16%)	65(43.3%)	117(78%)
No	32(21.3%)	1(0.7%)	0(0%)	33 (22%)
Total	60(40%)	25(16.7%)	65(43.3%)	150(100%)

Source: Authors field work, 2022

Table 3 above shows that out of 78% of the respondents who engaged in e-banking 43.3% account had often been debited by unknown person without their consent and 16% of the respondent's account have been debited ones or twice, only 18.7% of the respondents had never experienced their account been debited for ones. Also 21.3% of those who

do not engage in e-banking had never been debited by unknown person without their knowledge while only 0.7% rarely experienced it. This shows that majority (59.3%) of those engaged in e-banking have been one time or the other experienced victimization. Based on this information, people who perform e-banking transaction are susceptible to internet victimization than others who do not engage in e-banking.

3.5.3 Respondents' social status and Victimization Experience

Table 4: cross tabulation of respondents on their Gender and internet victimization experience

Variables	My account has been hack by unknown person to defraud people.			
Gender:	Never	Rarely	Often	Total
Male	43(28.7%)	11(7.3%)	14(9.3%)	68(45.3%)
Female	21(14%)	22(14.7%)	39(26%)	82(54.7%)
Total	64(42.7%)	33(22%)	53(35.3%)	150(100%)

Source: Authors field work, 2022

Above table shows that out of 45.3% of the respondents who are male 36.8% had in one time or the other experienced their social account been hacked by unknown person to defraud people while the remaining 28.7% had never experienced hacking of account. Also, out 54.7% of the female respondents 40.7% social account had been hacked by unknown person

to defraud other people and only 14% of the respondent had never experienced their social account been hacked. This means female are more vulnerable to e-victimization than male, this could be because female expose themselves on social media than male or because are vulnerable to chatting/engaging in online business.

Table 5: cross tabulation of respondents on their Average monthly income and internet victimization experience

Variables	I have received a call from unknown person disguising to be bank official soliciting for my personal information for account update			
Average income per month:	Never	Rarely	Often	Total
Below #5,000	35(23.3%)	23(15.3%)	11(7.3%)	69(46%)
#5,000 - #10,000	6(4%)	11(7.3%)	18(12%)	35(23.3%)
#11,000-#15,000	1(0.7%)	0(0%)	27(18%)	28(18.7%)
#16,000-#20,000	1(0.7%)	1(0.7%)	14(9.3%)	16(10.7%)
#21,000 and above	0(0%)	0(0%)	2(1.3%)	2(1.3%)
Total	43(28.7%)	35(23.3%)	72(48%)	150(100%)

Source: Authors field work, 2022

In table 5 above, 23.3% of the respondents whose average income per month is below #5,000 have never received calls from unknown person disguising to be bank official soliciting for their personal information for account update and 15.3% of the respondents rarely received such call while the remaining 7.3% claim to have often received calls from unknown person disguising to be bank official soliciting for their personal information for account update. Also, out of 23.3% whose average monthly income range between #5,000 to #10,000, (12%) often received calls from unknown person disguising to be bank official soliciting for their personal information for account update, 7.3% of the respondents rarely received a call from unknown person disguising to be bank official soliciting for their personal information for account update while only 4% of them had never received such calls. In addition, more than half (18%) of the respondents whose monthly income ranges from #11,000 to #15,000 had one time or the other received a call from unknown person disguising to be bank official soliciting for their personal information for account update and remaining 0.7% have never received such calls. Likewise, out of 10.7% respondents whose average monthly income is between #16,000 and #20,000, (10%) had received calls from unknown person disguising to be bank official soliciting for their personal information for account update in one time or the other while the remaining 0.7% of the respondents had never received such calls. Finally, all the respondents whose average monthly income is above #21,000 have received a call from unknown person disguising to be bank official soliciting for their personal information for account update severally. This means that there is strong relationship between individual social-economic status and victimization experiences. The information from the respondents shows that respondents account worth determine their victimization experience as those with low social-economic status rarely had victimization experience unlike respondents with middle/high social-economic status.

4. DISCUSSION OF MAJOR FINDINGS

From the study, most of the respondents were female, with average monthly income below #5,000. Also, many of the respondents fall within the age brackets of 21-25, and they were majorly Christians with few Muslims. The findings also revealed that female student are more prone to e-victimization than their male counterpart, has out of 53 (35.3%) of the respondents whose account has been hacked by unknown person to defraud people severally 39 (26%) of them were female, only 14(9.3%) were male, and also out of 33(22%) whose account has been hacked by unknown person to defraud people rarely 22 (14.6%) were female and only 11(7.3%) were male simply means 35.3% of the respondents whose account have been hacked at least once are female and only 21.9% were male.

Furthermore, most of the students who engaged in online banking had been victimized at least once. This could be as a result of vital information

individual needs to supply on internet to perform e-transaction, because in many cases e-banking require information such the last six digit of debit card, pin and the likes, supplying all this information online without an adequate consciousness of one's environment or other online users could make one a bait for e-victimization. As the study reveal that 59.3% out of 78% of the students who engaged in e-banking accounts has been debited by unknown person without their knowledge knowledge/consent. This corroborate the work of Fasoranti and Ojo, (2015) that "chatting with strangers and home banking make one a subject of internet victimization. Hence, there is a positive relationship between the what individual are exposed to on internet and victimization, especially when it involve the users personal information, such date of birth, bank Verification number, national Identity number, maiden name etc. to other users without proper instigation of the recipients. In the same light, it could be related to the findings from The National White Collar Crime Center and The Federal Bureau of Investigation (FBI), (2001) that, more than 5% of those whose main activities on internet is for leisure has been victimize at least once by other online users. In addition, findings shows that majority of the respondents who engaged often in online chatting and business transaction has been victimized at least once, has 16.7% out of 17.3% of those whose motive of surfing internet is to chat and perform business transaction had received a scam message (via, WhatsApp, email, Facebook, Telegram etc.) of winning some amount of money. This was related to the study by findings that the use of internet banking, chatting or frequent communication on online, online business transaction are more prone to scam and phishing than those who have little or no access to internet (Ogbonnaya, 2020). Also, this could be related to the report from the, internet Fraud Complaint Centre (2001) cited in that *major categories of e-victimization include but not limited to auction/retail fraud, identity theft and non-delivery of merchandise /payment* (Collins and Judith, 2003).

Finally, individual socio-economic status had impact on their victimization experienced, all the students (1.3%) who claim to have an average monthly income of #21, 000 and above had received a call from unknown person disguising to be bank official soliciting for my personal information for account update and also 10% out of 10.7% of those whose average monthly income is between #16,000 to #20,000 have receive call from unknown person disguising to be bank official soliciting for their personal information for account update at least once. This reflected a close relationship between student's socio-economic status and their victimization experience. This corroborate the assertion that *individual behavior, exposure and lifestyle contribute to their victimization experience* (Christopher et al., 2006).

5. CONCLUSION AND RECOMMENDATION

Based on the findings from the study population, female students are more vulnerable to e-victimization and those who engaged in chatting and e-

business transaction with high social economic status are more susceptible to e-victimization experience. In addition to this, students who engaged in online banking transaction, either via app, POS or e-transfer are exposed to fraudsters and are more vulnerable internet fraud experiences.

Finally, the study concludes that student's life styles, income and motive of surfing internet are the major socio-economic characteristics that facilitate e-victimization.

Based on the above conclusion, the researcher recommended that:

Student should try as much as possible not to disclose their personal information to another online user without proper investigation. Also, banking mail/messages should not be attended to without first confirming from the bank. In addition student should try as much as possible not to display wealth or any of their economic information on social medial and finally, security unit should try to improve on their technology as the world go digital in other to be able to track fraudulent activities online and to be able to curtail the perpetrators

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